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READINGS FROM SMILES

WITH NOTES

BY

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SECOND REVISED EDITION.

CALCUTTA
B. BANERJEE & Co.,
25, Cornwallis Street, and 54 College Street.

1919

Price Re. 1/-

CALCUTTA :

PRINTED AND PUBLISHED BY K. C. DUTTA
FOR B. BANERJEE & CO. AT THE VICTORIA PRINTING WORKS
203/2, CORNWALLIS STREET.

READINGS FROM SMILES.

DUTY.

CHAPTER I.

DUTY—CONSCIENCE.

“He walked attended
By a strong-aiding champion—Conscience”

Milton.

“Whate'er thy race or speech, thou art the same ;
Before thy eyes Duty, a constant flame,
Shine always steadfast with unchanging light,
Through dark days and through bright.”

The Ode of life.

Why, O man, do you vituperate the world? The world is most beautiful, framed by the best and most perfect reason, though to you indeed it may be unclean and evil, because you are unclean and evil in a good world.—*Marsilius Ficinus.*

MAN does not live for himself alone. He lives for the good of others as well as of himself. Every one has his duties to perform—the richest as well as the poorest. To some life is pleasure, to others suffering. But the best do not live for self-enjoyment, or even for fame. Their strongest motive power is hopeful, useful work in every good cause.

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Hierocles says that each one of us is a centre, circumscribed by many concentric circles. From ourselves the first circle extends—comprising parents, wife, and children. The next concentrating circle comprises relations ; then fellow-citizens ; and lastly, the whole human race.

To do our duty in this world towards God and towards man, consistently and steadily, requires the cultivation of all the faculties which God has given us. And He has given us everything. It is the higher Will that instructs and guides our will. It is the knowledge of good and evil, the knowledge of what is right and what is wrong, that makes us responsible to man here, and to God hereafter.

The sphere of Duty is infinite. It exists in every station of life. We have it not in our choice to be rich or poor, to be happy or unhappy ; but it becomes us to do the duty that everywhere surrounds us. Obedience to duty, at all costs and risks, is the very essence of the highest civilized life. Great deeds must be worked for, hoped for, died for, now as in the past.

We often connect the idea of Duty with the soldier's trust. We remember the pagan sentinel at Pompeii, who died at his post, during the burial of the city by the ashes of Vesuvius, some

eighteen hundred years ago. This was the true soldier. While others fled, he stood to his post. It was his duty. He had been said to guard the place, and he never flinched. He was suffocated by the sulphureous vapour of the falling ashes. His body was resolved to dust, but his memory survives. His helmet, lance, and breastplate are still to be seen at the Museo Borbonico at Naples.

This soldier was obedient and disciplined. He did what he was appointed to do. Obedience, to the parent, to the master, to the officer, is what every one who would do right should be taught to learn. Childhood should begin with obedience. Yet age does not absolve us. We must be obedient even to the end. Duty, in its purest form, is so constraining that one never thinks, in performing it, of one's self at all. It is there. It has to be done without any thought of self-sacrifice.

To come to a much later date than that of the Roman soldier at Pompeii.—When the *Birkenhead* went down off the coast of Africa, with her brave soldiers on board firing a *feu de joie* as they sank beneath the waves, the Duke of Wellington, after the news arrived in England, was entertained at the Banquet of the Royal Academy,

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Macaulay says, "I remarked (and Mr. Lawrence, the American Minister, remarked the same thing) that in his eulogy of the poor fellows who were lost, the Duke never spoke of their courage, but always of their discipline and subordination. He repeated it several times over. The courage, I suppose, he treated as a matter of course."

Duty is self-devoted. It is not merely fearlessness. The gladiator who fought the lion with the courage of a lion, was urged on by the ardour of the spectators, and never forgot himself and his prizes. Pizarro was full of hardihood. But he was actuated by his love of gold in the midst of his terrible hardships.

"Do you wish to be great?" asks St. Augustine. "Then begin by being little. Do you desire to construct a vast and lofty fabric? Think first about the foundations of humility. The higher your structure is to be, the deeper must be its foundation. Modest humility is beauty's crown."

The best kind of duty is done in secret, and without sight of men. There it does its work devotedly and nobly. It does not follow the routine of worldly-wise morality. It does not advertise itself. It adopts a larger creed and a loftier

DUTY.

code ; which to be subject to and to obey, is to consider every human life, and every human action, in the light of an eternal obligation to the race. Our evil or our careless actions incur debts every day, that humanity, sooner or later, must discharge.

But how to learn to do one's duty ? Can there be any difficulty here ? First, there is the pervading, abiding sense of duty to God. Then follow others :—Duty to one's family ; duty to our neighbours ; duty of masters to servants, and of servants to masters ; duty to our fellow-creatures ; duty to the State, which has also its duty to perform to the citizen.

Many of these duties are performed privately. Our public life may be well known, but in private there is that which no one sees—the inner life of the soul and spirit. We have it in our choice, to be worthy or worthless. No one can kill our soul, which can perish only by its own suicide. If we can only make ourselves and each other a little better, holier, and nobler, we have perhaps done the most that we could.

Here is the manner in which an American legislator stood to his post :—

* An eclipse of the sun happened in New England about a century ago. The heavens became

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very dark, and it seemed to many that the Day of Judgment was at hand. The Legislature of Connecticut happened then to be in session, and on the darkness coming on, a member moved the adjournment of the House, on which an old Puritan legislator, Davenport of Stamford, rose up and said that if the last day had come, he desired to be found in his place and doing his duty; for which reasons he moved that candles should be brought; so that the House might proceed with its business. Waiting at the post of Duty was the maxim of the wise man, and he carried his motion.

There was a man of delicate constitution, who devoted a great deal of his time to philanthropic work. He visited the sick, he sat by them in their miserable homes, he nursed them and helped them in all ways. He was expostulated with by his friends for neglecting his business, and threatened with the illness he was sure to contract by visiting the fevered and the dying. He replied to his friends with firmness and simplicity, "I look after my business for the sake of my wife and my children, but I hold that a man's duty to society requires him to have a care for those who are not of his own household."

These were the words of a willing servant of

DUTY.

duty. It is not 'the man who gives his money' that is the true benefactor of his kind, but the man who gives himself. The man who gives his money is advertised ; the man who gives his time, strength, and soul, is beloved. The one may be remembered, while the other may be forgotten, though the good influence he has sown will never die.

But what is the foundation of Duty ? Jules Simon has written a valuable work, 'Le Devoir' in which he makes duty depend upon liberty. Men must be free in order to perform their public duties, as well as to build up their individual character. They are free to think ; they must also be free to act. At the same time liberty may be used to do evil rather than to do good. The tyranny of a multitude is worse than the tyranny of an individual. Thoreau, the American, says that modern freedom is only the exchange of the slavery of feudality for the slavery of opinion.

Freedom, enjoyed by all men alike, is a late idea in history.* In remote ages, men who were

* The feeling that labour is not an honourable occupation is but a survival of the old pagan and feudal times, when the plough was left to the slaves, and only the villains hoed the corn. The Roman definition of gentility was *gentem habent soli ujus parentes nemissi*

so-called "free" possessed the right of being served by slaves. There was slavery in the state, and also in the family. It exists in republics as well as in monarchies.

5 The elder Cato, the greatest economist of Republican Rome, enforced the expediency of getting rid of old slaves to avoid the burden of their maintenance. The sick and infirm slaves were carried to the island of Æsculapius, in the Tiber, where they

10 were suffered to die of disease or of hunger. In Imperial Rome, the Populus Romanus was dependent upon charity. In England also, when slavery was abolished, and when the poor were no longer fed by the charity of the monasteries,

15 a poor law was established, which was only a compensation for the loss of liberty.

servierunt—"those only are genteel whose ancestors have never served." The idea prevalent in the North American Republic, according to which slave blood, in even the extremest branch, contaminates, is decidedly of Roman origin. "Dear German peasants," says Heine, "go to America; there you will find neither princes nor nobles; all men are equals, with the exception, in truth, of a few millions who have a black or a brown skin, and are treated like dogs. He who has the least trace of negro descent, and betrays his origin no longer in colour, but in the form of his features, is forced to suffer the greatest humiliations . . . Doubtless many a noble heart may there in silence lament the universal self-seeking and unrighteousness. Would he however, strive against it, a martyrdom awaits him which surpasses all European conception."

There is a stronger word than Liberty, and that is Conscience. From the beginning of civilization the power of this word has been acknowledged. Menander, the Greek poet, who lived three hundred years before Christ, duly recognized it. "In our own breast," he said, "we have a god—our conscience." Again he says, "Tis not to live, to live for self alone. Whenever you do what is holy, be of good cheer, knowing that God himself takes part with rightful courage. The rich heart is the great thing that man wants."

Conscience is that peculiar faculty of the soul which may be called the religious instinct. It first reveals itself when we become aware of the strife between a higher and a lower nature within us—of spirit warring against flesh—of good striving for the mastery over evil. Look where you will, in the church or without the church, the same struggle is always going on—war for life or death ; men and women wrung with pain because they love the good and cannot yet attain it.

It is out of this experience that Religion is born—the higher law leading us up to One whom the law of conscience represents. "It is an introspection," says Canon Mozley, "on which all religion has been built. Man going into himself and seeing the struggle within him, and thence

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getting self-knowledge, and thence the knowledge of God." Under this influence man knows and feels what is right and wrong. He has the choice between good and evil. And because he is free

5 to choose, he is responsible.

Whatever men may theoretically believe, none practically feel that their actions are necessary and inevitable. There is no constraint upon our volition. We know that we are not compelled,

10 as by a spell, to obey any particular motive. "We feel," says John Stuart Mill, "that if we wished to prove that we have the power of resisting the motive, we could do so; and it would be humiliating to our pride, and paralysing to our

15 desire of excellence, if we thought otherwise."

Our actions are controllable, else why do men all over the world enact laws? They are enacted in order to be obeyed, because it is the universal belief, as it is the universal fact, that men obey

20 them or not, very much as they determine. We feel, each one of us, that our habits and temptations are not our masters, but we of them. Even in yielding to them we know that we could resist, and that, were we desirous of throwing them off altogether, there could not be required for that purpose a stronger desire or will than we know ourselves to be capable of feeling.

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To enjoy spiritual freedom of the highest kind, the mind must have been awakened by knowledge. As the mind has become enlightened, and conscience shows its power, the responsibility of man increases. He submits himself to the influence of the Supreme Will, and acts in conformity with it—not by constraint, but cheerfully; and the law which holds him is that of Love. In the act of belief, implying knowledge and confidence, his humanity unfolds. He feels that by his own free act, his faith in and his working in conformity to the purpose of a Divine Will, he is achieving good, and securing the highest good.)

"Man without religion," says Archdeacon Hare, "is the creature of circumstances; but religion is above all circumstances, and will lift him up above them." And Thomas Lynch, in his "Theophilus Trinal, says, "Till fixed, we are not free. The acorn must be earthed ere the oak will develop. The man of faith is the man who has taken root—taken root in God; our works prove our heart—our heart in God." In the New Testament we find. "Where the Spirit of the Lord is, there is liberty," And Cowper :

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"He is the freeman whom the truth makes free
And all are slaves besides"

Where there is no such acknowledgment of Divine law, men act in obedience to sense, to passion, to selfishness. In indulging any vicious propensity, they know they are doing wrong.

5 Their conscience condemns them. The law of nature cries out against them. They know that their act has been wilful and sinful. But their power to resist in the future has become weakened. Their will has lost power ; and next time the
10 temptation offers, the resistance will be less. Then the habit is formed. The curse of every evil deed is that, propagating still, it brings forth evil.

But conscience is not dead. We cannot dig a grave for it, and tell it to lie there. We may
15 trample it under foot, but it still lives. Every sin or crime has, at the moment of its perpetration, its own avenging angel. We cannot blind our eyes to it, or stop our ears to it. "Thus conscience does make cowards of us all." There
20 comes a day of judgment, even in this world, when it stands up confronting us, and warning us to return to the life of well-doing.

Conscience is permanent and universal. It is the very essence of individual character. It
25 gives a man self-control—the power of resisting temptations and defying them. Every man is bound to develop his individuality, to endeavour

to find the right way of life, and to walk in it. He has the will to do so; he has the power to be himself and not the echo of somebody else, nor the reflection of lower conditions, nor the spirit of current conventions. True manhood comes from self-control—from subjection of the lower powers to the higher conditions of our being.

* * * * *

Confucius taught his disciples to believe that Conduct is three-fourths of life. "Ponder righteousness, and practise virtue. Knowledge, magnanimity, and energy, are universally binding. Gravity, generosity of soul, sincerity, earnestness, and kindness, constitute perfect virtue." These words come to us as the far-off echo of the great teacher of ten thousand ages, as his disciples called him—the holy and prescient sage Confucius.

But all these virtues come from the innate monitor Conscience. From this first principle all rules of behaviour are drawn. It bids us do what we call right, and forbids us doing what we call wrong. At its fullest growth it bids us do what makes others happy, and forbids us doing what makes others unhappy. The great lesson to be learnt is, that man must strengthen himself to perform his duty and do what is right, seeking his happiness and inward peace in objects that

cannot be taken away from him. Conscience is the conflict by which we get the mastery over our own failings. It is a silent working of the inner man; by which he proves his peculiar power of the will and spirit of God.

We have also something to learn from the noble old Greeks as to the virtue of Duty. Socrates is considered by some as the founder of Greek philosophy. It was his belief that he was specially charged by the Deity to awaken moral consciousness in men. He was born at Athens 468 years before Christ. He received the best education which an Athenian could obtain. He first learnt sculpture, in which he acquired some reputation. He then served his country as a soldier, according to the duty of all Athenian citizens. The oath which he took, in common with all other youths, was as follows : "I will not disgrace the sacred arms entrusted to me by my country ; nor will I desert the place committed to me to defend."

He displayed much fortitude and valour in all the expeditions in which he was engaged. In one of the engagements which took place before Potidæa, Alcibiades fell wounded in the midst of the enemy. Socrates rushed forward to rescue him, and carried him back, together with his

arms. For this gallant performance he was awarded the civic crown as the prize of valour—the Victoria Cross of those days. His second campaign was no less honourable. At the disastrous battle of Delium he saved the life of Xenophon, whom he carried from the field on his shoulder, fighting his way as he went. He served in another campaign, after which he devoted himself for a time to the civil service of his country.

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He was as brave as a senator as he had been as a soldier. He possessed that high moral courage which can brave not only death but adverse opinion. He could defy a tyrant, as well as a tyrannical mob. When the admirals were tried after the battle of Arginusae, for not having rescued the bodies of the slain, Socrates stood alone in defending them. The mob were furious. He was dismissed from the Council, and the admirals were condemned.

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Socrates then devoted himself to teaching. He stood in the market-places, entered the workshops, and visited the schools, in order to teach the people his ideas respecting the scope and value of human speculation and action. He appeared during a time of utter scepticism. He endeavoured to withdraw men from their metaphy-

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sical speculation about nature, which had led them into the inextricable confusion of doubt. "Is life worth living?" was a matter of as much speculation in those days as it is in ours. Socrates
5 bade them look inwards. While men were propitiating the gods, he insisted upon moral conduct as alone guiding man to happiness here and hereafter.

Socrates went about teaching. Wise men and
10 pupils followed him. Aristippus offered him a large sum of money, but the offer was at once declined. Socrates did not teach for money, but to propagate wisdom. He declared that the highest reward he could enjoy was to see man-
15 kind benefiting by his labours.

He did not expound from books ; He merely argued. "Books," he said, "cannot be interrogated, cannot answer, therefore they cannot teach. We can only learn from them what we knew
20 before." He endeavoured to reduce things to their first elements, and to arrive at certainty as the only standard of truth. He believed in the unity of virtue, and averred that it was teachable as a matter of science. He was of opinion that
25 the only valuable philosophy is that which teaches us our moral duties and religious hopes. He hated injustice and folly of all kinds, and never

lost an occasion of exposing them. He expressed his contempt for the capacity for government assumed by all men. He held that only the wise were fit to govern, and that they were the few.

In his seventy-second year he was brought before the judges. The accusers stated their charge as follows : "Socrates is an evil-doer, and corrupter of the youth : he does not receive the gods whom the state receives, but introduces new divinities." He was tried on these grounds, and condemned to die. He was taken to his prison, and for thirty days he conversed with his friends on his favourite topics. Crito provided for him the means of escaping from prison, but he would not avail himself of the opportunity. He conversed about the immortality of the soul,* about courage, and virtue, and temperance, and absolute beauty and absolute good, and about his wife and children.

He consoled his weeping friends, and gently upbraided them for their complaints about the in-

* "If death," he said, "had only been the end of all, the wicked would have had a good bargain in dying, for they would have been happily guilty, not only of their bodies but of their own evil, together with their souls. But now, inasmuch as the soul is manifestly immortal, there is no release or salvation from evil, except the attainment of the highest virtue and wisdom."—Jowett's "*Dialogues of Plato*," i. 488.

justice of his sentence. He was about to die. Why should they complain? He was far advanced in years. Had they waited a short time, the thing would have happened in the course of
5 nature. No man ever welcomed death as a new birth to a higher state of being with greater faith.
The time at length came when the gaoler presented him with the cup of hemlock. He drank it with courage, and died in complete calmness.
10 "Such was the end," said Phædo, "of our friend, whom I may truly call the wisest and justest and best of all the men whom I have ever known."

"After ages have cherished the memory of his
15 virtues and of his fate," says Mr. Lewes; "but without profiting much by his example, and without learning tolerance from his story. His name has become a moral thesis for school-boys and rhetoricians. Would that it could become a Moral
20 Influence!"*

Socrates wrote no books. Nearly all that we know of him is derived from his illustrious disciples, Plato and Xenophon, who have embalmed the memory of his actions, lessons, wrongs, and
25 death. Plato lived with him for ten years, and afterwards expounded his views in the famous

* 'Biographical History of Philosophy,' i. 213 (first edition.)

' Dialogues'; but in these dialogues it is difficult to know which is Plato and which is Socrates. After they had been separate by death, Plato, in his fortieth year, travelled into Sicily. He there became acquainted with Dionysius I., the Tyrant of Syracuse. Owing to a difference of opinion about politics, for Plato was bold and free in his expressions about liberty, the tyrant threatened his life. Dion, his brother, interceded for him, and his life was saved; but he was ordered to be sold as a slave. He was bought by a friend, and immediately set at liberty.

Plato returned to Athens, and began to teach. Like his master, he taught without money and without price. It is not necessary to follow his history. Suffice it to say, that he devoted himself to the inculcation of truth, morality, and duty. He divided the four cardinal virtues into (1) Prudence and wisdom; (2) Courage, constancy, and fortitude; (3) Temperance, discretion, and self-control; and (4) Justice and righteousness. He assumed this division of virtue as the basis of his moral philosophy. "Let men of all ranks," he said, "whether they triumph or not—let them do their duty, and rest satisfied." What a lesson for future ages lies in these words!

Plato devoted the end of his days to the calm

retirement of his Academy. The composition of the ' Dialogues,' which have been the admiration of posterity, was the cheering solace of his life, and especially of his declining years. He has been

5 called the divine Plato. His soul panted for truth, This alone, he said, should be man's great object. Like his master, he connected with Supreme Intelligence the attributes of goodness, justice, and wisdom, and the idea of direct interposition in

10 human affairs. He disliked poetry as much as Carlyle.* The only poetry he ever praises is moral poetry, which is in truth verified philosophy. Let it be remarked that he lived about

* Carlyle says, if you have anything profitable to communicate to men, why *sing it?* That a man has to bring out his gift in *words* of any kind, and not in silent divine *actions*, which alone are fit to express it well, seems to me a great misfortune for him. It is one of my constant regrets in this generation, that men to whom the gods have given a genius (which means a light of intelligence, of courage, and all manfulness, or else means nothing) will insist, in such an earnest time as ours has grown, in bringing out

15 their Divine gift in the shape of *verse*, which now no man reads entirely in earnest." On the other hand, Mr. Matthew Arnold, in his introduction to 'The English Poets,' says that our race, as time goes on, will find an ever surer and surer stay *in Poetry*. "There is not a creed which is not shaken, not an accredited dogma which is not shown to be questionable, not a received tradition which does not threaten to dissolve. Our religion has materialized itself in the fact, in the supposed fact, it has attached its 'emotion' to the fact, and now the fact is failing it. But for poetry the idea is everything ; the rest is a world of illusion, of divine illusion.

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four hundred years before Christ.* Coleridge speaks of him as the genuine prophet of the Christian Era; and Count de Maistre was accustomed to say of him. "Let us never leave a great question without having consulted Plato." 5

CHAPTER II.

DUTY IN ACTION.

IT has been said of a great judge that he never ¹⁰ threw a legitimate opportunity away, but that he never condescended to avail himself of one that was unlawful. What he had to do, at any period of his career, was done with his whole heart and soul. If failure should result from his labours, self-reproach could not affect him, for he ¹⁵ had tried to do his best.

We must work, trusting that some of the good seed we throw into the ground will take root and spring up into the deeds of well-doing. What man begins for himself, God finishes for ²⁰ others. Indeed we can finish nothing. Others begin where we leave off, and carry on our work to a stage nearer perfection. We have to bequeath to those who come after us a noble design ²⁵ worthy of imitation. Well done, well doing, and well to do, are inseparable conditions that reach through all the ages of eternity.

Very few people can realize the idea that they are of no use in the world. The fact of their existence implies the necessity for their existence. The world is before them. They have their choice of good and evil—of usefulness and idleness. What have they done with their time and means? Have they shown the world that their existence has been of any use whatever? Have they made any one the better because of their life? Has their career been a mere matter of idleness and selfishness, of laziness and indifference? Have they been seeking pleasure? Pleasure flies before idleness. Happiness is out of the reach of laziness. Pleasure and happiness are the fruits of work and labour, never of carelessness and indifference.

An unfortunate young man, who felt that his life was of no use whatever in this world, determined publicly to put an end to it. The event occurred at Capron, Illionis, United States. The man had cultivated his intellect, but nothing more. He had no idea of duty, virtue, or religion. Being a materialist, he feared no hereafter. He advertised that he would give a lecture, and then shoot himself through the head. The admission to the lecture and the sensational conclusion was a dollar a head. The amount

realized was to be appropriated partly to his funeral expenses, and the rest was to be invested in purchasing the works of three London materialists, which were to be placed in the town library. The hall was crowded. A considerable sum of money was realized. After he had con-
5
cluded his lecture he drew his Derringer and shot his brains out according to his promise. What a conclusion of an earthly life—rushing red-handed into the presence of his God! The 10 event occurred in August 1868.

Perhaps this horrible deed was the result of vanity, or perhaps to make a sensation. His name would be in the papers. Everybody would be shouting about his courage. But it 15 was cowardice, far more than courage. It must have been disappointed vanity. Sheridan once said, "They talk of avarice, lust, ambition, as great passions. It is a mistake; they are little passions. Vanity is the great commanding passion of all. This excites the most heroic deeds, and impels to the most dreadful crimes. Save me from this passion, and I can defy the others. They are mere urchins, but this is a giant."

A resolute will is needed not only for the performance of difficult duties, but in order to go promptly, energetically, and with self-possession,
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through the thousand difficult things which come in almost everybody's way. Thus courage is as necessary as integrity in the performance of duty. The force may seem small which is needed to

5 carry one cheerfully through any of these things singly, but to encounter one by one the crowding aggregate, and never to be taken by surprise, or thrown out of temper, is one of the last attainments of the human spirit.

10 Every generation has to bear its own burden, to weather its peculiar perils, to pass through its manifold trials. We are daily exposed to temptations, whether it be of idleness, self-indulgence, or vice. The feeling of duty and the power of

15 courage must resist these things at whatever sacrifice of worldly interest. When virtue has thus become a daily habit, we become possessed of an individual character, prepared for fulfilling, in a great measure, the ends for which we were

20 created.

How much is lost to the world for want of a little courage! We have the willingness to do, but we fail to do it. The state of the world is such, and so much depends on action, that every

25 thing seems to say loudly to every man, "Do something; do it, do it." The poor country parson, fighting against evil in his parish, against

wrong-doing, injustice, and iniquity, has nobler ideas of duty than Alexander the Great ever had. Some men are mere apologies for workers, even when they pretend to be up and at it. They stand shivering on the brink, and have not the courage to plunge in. Every day sends to the grave a number of obscure men, who, if they had had the courage to begin, would, in all probability, have gone great lengths in the career of well-doing.

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Professor Wilson of Edinburgh, in teaching his students, always put foremost the sense of duty ; moreover, of duty in action. His lectures deeply influenced the characters of those who listened to him. He sent them forth to fight the battle of life valiantly ; like the old Danish hero,

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"to dare nobly, to will strongly, and never to falter in the path of duty." Such was his creed.

Sir Alexander Burnes said, "One trait of my character is thorough seriousness. I am indifferent about nothing that I undertake. In fact, if I undertake to do a thing, I cannot be indifferent." This makes all the difference between a strong man and a weak man. The brave men are often killed, the talkers are left behind, the cowards run away. Deeds show what we are,

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words only what we should be. Every moment of a working life may be a decisive victory.

A man is a miracle of genius 'because he has been a miracle of labour. Strength can conquer 5 circumstances. The principle of action is too powerful for any circumstances to resist. It clears the way, and elevates itself above every object, above fortune and misfortune, good and evil. The joys that come to us in this world are 10 but to strengthen us for some greater labour that is to succeed. Man's wisdom appears in his actions ; for every man is the son of his own work. Richter says that "good deeds ring clear through heaven like a bell."

15 One of the greatest dangers that at present besets the youth of England is laziness. What is called "culture" amounts to little. It may be associated with the meanest moral character, abject servility to those in high places and arrogance to the poor and lowly. The fast, idle youth believes nothing, venerates nothing, hopes nothing ; no, not even the final triumph of good 20 in human hearts. There are many Mr. Tootses in the world, saying, "It's all the same," "It's of 25 no consequence." It is not all the same nor will it be all the same a hundred years hence. The life of each man tells upon the whole life of so-

ciety. Each man has his special duty to perform, his special work to do. If he does it not, he himself suffers, and others suffer through him. His idleness infects others, and propagates a bad example. A useless life is only an early death. 5

There is far too much croaking amongst young men. Instead of setting to work upon the thing they dream of, they utter querulous complaints which lead to no action. This defect was noted by Dr. Channing, who lamented that so many of our young men should grow up in a school of despair. Is life worth living? Certainly not, if it be wasted in idleness. Even reading is often regarded as a mental dissipation. It is only a cultivated apathy. Hence you find so many grumbling, indifferent, base youths, their minds polished into a sort of intellectual keenness and cleverness, breaking out into sarcasm upon the acts of others, but doing nothing themselves. They snore at earnestness of character. A lamentable indifference possesses these intellectual vagrants. Their souls, if they are conscious of possessing them, are blown about by every passing wind. They understand without believing. The thoughts which such minds receive produce no acts. They hold no principles or convictions. The religious element is ignored. Their 10 15 20 25

creed is nothing, out of which nothing comes ; no aspirations after the higher life, no yearnings after noble ideas or a still nobler character.

And yet we have plenty of intellect, but no
5 faith ; plenty of knowledge, but no wisdom ;
plenty of "culture," but no loving kindness. A
nation may possess refinement, and possess nothing
else. Knowledge and wisdom, so far from
being one, have often no connection with each
10 other. It may be doubted whether erudition
tends to promote wisdom or goodness. Fenelon
says it is better to be a good living book than to
love good books. A multifarious reading may
please, but does not feed the mind. St. Anselm
15 said that "God often works more by the life of
the illiterate, seeking the things which are God's
than by the ability of the learned seeking the
things that are their own."

Here is the portrait which a great French
20 writer has drawn of his contemporaries : "What
do you perceive on all sides but a profound in-
difference as to creeds and duties, with an ardour
for pleasure and for gold, which can procure
everything you desire ? Everything can be
25 bought—conscience, honour, religion, opinions,
dignities, power, consideration, respect itself ;
vast shipwrecks of all truths and of all virtues !

All philosophical theories, all the doctrines of impiety, have dissolved themselves and disappeared in the devouring system of indifference, the actual tomb of the understanding, into which it goes down alone, naked, equally stript of truth and error ; an empty sepulchre, where one cannot find even bones." 5

Oh the vain pride of mere intellectual ability ! How worthless, how contemptible, when contrasted with the riches of the heart. What is the understanding of the hard dry capacity of the brain and body ? A mere dead skeleton of opinions, a few dry bones tied up together, if there be not a soul to add moisture and life, substance and reality, truth and joy. Every one will remember the modest saying of Newton—perhaps the greatest man who ever lived—the discoverer of the method of Fluxions, the theory of universal gravitation, and the decomposition of light,—that he felt himself but as a child playing by the sea-shore, while the immense ocean of truth lay all unexplored before him ! Have we any philosophers who will make such a confession now ? 15
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"There are truths," said the Count de Maistre, "which man can only attain by the spirit of his heart. A good man is often astonished to find persons of great ability resist proofs which appear 25

clear to him. These persons are deficient in a certain faculty ; that is the true meaning. When the cleverest man does not possess a sense of religion, we can not only not conquer him, but we

5 have not even the means of making him understand us." Again, Sir Humphry Davy said, "Reason is often a dead weight in life, destroying feeling, and substituting for principle only calculation and caution."

10 But the widest field of duty lies outside the line of literature and books. Men are social beings more than intellectual creatures. The best part of human cultivation is derived from social contact ; hence courtesy, self-respect, mutual toleration, and self-sacrifice for the good of others. Experience of men is wider than literature. Life is a book which lasts one's lifetime, but it requires wisdom to understand its difficult pages.

15 "In our days," says Lady Verney, "there is an indissoluble connection between the ideas of cultivation and reading and writing. It is now only the ignorant and stupid who cannot do both. But fifty years ago, books, except in the highest education, were the exception, and very clever men and women thought out their own thoughts, with very little assistance from anything beyond the Testament. Even among the upper classes

reading was not very common among women. "My grandmother could hardly spell when she wrote, and she read nothing but her *livre d'heures*," said a Frenchman who was well able to judge, "but she was far more worthy and wise than women are now." 5

In the old times, boys had duty placed before them as an incentive. To fail was to disgrace one's self, and to succeed was merely to do one's duty. "As for the dream," said Hugh Miller, 10 "that there is to be some extraordinary elevation of the general platform of the human race achieved by means of education, it is simply the hallucination of the age—the world's present alchemical expedient for converting farthings into guineas, 15 sheerly by dint of scouring."

After all, the best school of discipline is home. Family life is God's own method of training the young. And homes are very much as women make them. "The hope of France," said the late Bishop of Orleans, "is in her mothers." It is the same with England. But alas! we are distracted by the outcries of women who protest against their womanhood, and wildly strain to throw off their most lovable characteristics. They want power—political power and yet the world is entirely what their home influence has made it. 20 25

They believe in the potentiality of votes, and desire to be "enfranchised." But do they really believe that the world would be better than it is if they had the privilege of giving a vote once in three or five years for a parliamentary representative? St. Paul gave the palm to the women who were stayers and workers at home, for he recognized that home is the crystal of society and that domestic love and duty are the best security for all that is most dear to us on earth.

A recent writer, after describing the qualities which ought to characterize a woman's nature, says, "One might almost fear, seeing how the women of to-day are lightly stirred up to run after some new fashion of faith or of works, that heaven is not so near to them as it was to their mothers and grandmothers ; that religion is a feebler power with them ; that their hearts are empty of all secure trust and high faith in the beneficence of God's ordinations." The writer is herself a woman.

CHAPTER III.

HONESTY--TRUTH.

HONESTY and truthfulness go well together.

Honesty is truth, and truth is honesty. Truth alone may not constitute a great man, but it is ~~the~~ most important element of a great character. It gives security to those who employ him, and confidence to those who serve under him. Truth is the essence of principle, integrity, and independence. It is the primary need of every man. Absolute veracity is more needed now than at any former period in our history.

Lying, common though it be, is denounced even by the liar himself. He protests that he is speaking the truth, for he knows that truth is universally respected, whilst lying is universally condemned. Lying is not only dishonest, but cowardly. "Dare to be true," said George Herbert; "nothing can ever need a lie." The most mischievous liars are those who keep on the verge of truth. They have not the courage to speak out the fact, but go round about it, and tell what is really untrue. A lie which is half the truth is the worst of lies.

There is a duplicity of life which is quite as bad as verbal falsehood. Actions have as plain

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a voice as words. The mean man is false to his profession. He evades the truth that he professes to believe. He plays at double dealing. He wants sincerity and veracity. The sincere 5 man speaks as he thinks, believes as he pretends to believe, acts as he professes to act, and performs as he promises.

"Other forms of practical contradiction are common," says Mr. Spurgeon; "some are intolerantly liberal; others are ferocious advocates for peace, or intemperate on intemperance. We have known pleaders for generosity who were themselves miserably stingy, We have heard of persons who have been wonderful sticklers for 'the truth'—meaning thereby a certain form of doctrine—and yet they have not regarded the truth in matters of buying and selling, or with regard to the reputations of their neighbours, or the incidents of domestic life."*

20 Lying is one of the most common and conventional of vices. It prevails in what is called "Society." *Not at home* is the fashionable mode of reply to a visitor. Lying is supposed to be so necessary to carry on human affairs that it is tacitly agreed to. One lie may be considered harmless, another slight, another unintended.

* 'The Bible and the Newspaper,' 1878.

Little lies are common. However tolerated, lying is more or less loathsome to every pure-minded man or woman. "Lies," says Ruskin, "may be light and accidental, but they are an ugly soot from the smoke of the pit, and it is better that our hearts should be swept clean of them, without our care as to which is largest or blackest." 5

"Lying abroad for the benefit of one's country" used to be the maxim of the diplomatist. Yet a man should care more for his word than for his life. When Regulus was sent by the Carthaginians, whose prisoner he was, to Rome, with a convoy of ambassadors to sue for peace, it was under the condition that he should return to his prison if peace was not effected. He took the oath, and swore that he would come back. 10 15

When he appeared at Rome he urged the senators to persevere in the war, not to agree to the exchange of prisoners. That involved his return to captivity at Carthage. The senators, and even the chief priest, held that as his oath had been wrested from him by force, he was not bound to go. "Have you resolved to dishonour me?" asked Regulus. "I am not ignorant that death and tortures are preparing for me; but what are these to the shame of an infamous action, or the wounds of a guilty mind? Slave as 20 25

I am to Carthage. I have still the spirit of a Roman. I have sworn to return. It is my duty to go. Let the gods take care of the rest." Regulus returned to Carthage, and died under

5 torture.

"Let him that would live well," said Plato, "attain to truth, and then, and not before, he will cease from sorrow." Let us also cite a passage from the Emperor Marcus Aurelius ; "He who
10 acts unjustly acts impiously ; for since the universal nature has made rational animals for the sake of one another, to help one another according to their deserts. but in no way to injure one another, he who transgresses his will is clearly
15 guilty of impiety towards the highest divinity and he, too, that lies, is guilty of impiety to the same divinity, from the universal nature of all things that are ; and all things that are have a relation to all things that come into existence.
20 And further, this universal nature is named Truth, and is the prime cause of all things that are true. He, then, who lies intentionally is guilty of impiety, inasmuch as he acts unjustly by deceiving ; and he also who lies unintentionally inasmuch as
25 he is at variance with the universal nature, and inasmuch as he disturbs the order by fighting against the nature of the world ; for he fights

against it, who is moved of himself to that which is contrary to truth; for he has received powers from nature, through the neglect of which he is not able now to distinguish falsehood from truth. And, indeed, he who pursues pleasure as good, and avoids pain as evil, is guilty of impiety."*

Truth and honesty show themselves in various ways. They characterize the men of just dealing, the faithful men of business, the men who do not deceive you to their own advantage. Honesty is the plainest and humblest manifestation of the principle of truth. Full measures, just weights, true samples, full service, strict fulfilment of engagements, are all indispensable to men of character,

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Take a common case. Sam Foote had reason to complain of the shortness of the beer served to him at dinner. He called the landlord, and said to him ; "Pray, sir, how many butts of beer do you draw in a month ?" "Ten, sir," replied the publican. "And would you like to draw eleven if you could ?" "Certainly, sir." "Then I will tell you how," said Foote '*fill your measure !*'

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But the case goes farther than this. We complain of short weights and adulteration of goods.

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* Thoughts of Marcus Aurelius Antoninus. Translated by George Long, M. A., pp. 441-5.

We buy one thing and get another. But goods must sell ; if with a profit, so much the better. If the dealer is found out, the customer goes elsewhere. M. Le Play, when he visited England 5 many years ago, observed with great pleasure the commercial probity of English manufacturers, "They display," he said, "a scrupulous exactitude in the quantity and quality of their foreign consignments."

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CHAPTER III (A).

SELF-HELP—NATIONAL AND INDIVIDUAL.

"**H**EAVEN helps those who help themselves" 15 is a well-tried maxim, embodying in a small compass the results of vast human experience. The spirit of self-help is the root of all genuine growth in the individual ; and, exhibited in the lives of many, it constitutes the true source of 20 national vigour and strength. Help from without is often enfeebling in its effects, but help from within invariably invigorates. Whatever is done *for* men or classes, to a certain extent takes away the stimulus and necessity of doing for themselves ; and where men are subjected to over-guidance and over-government, the inevitable 25 tendency is to render them comparatively helpless.

Even the best institutions can give a man no active help. Perhaps the most they can do is to leave him free to develop himself and improve his individual condition. But in all times men have been prone to believe that their happiness and well-being were to be secured by means of institutions rather than by their own conduct. Hence the value of legislation as an agent in human advancement has usually been much over-estimated. To constitute the millionth part of a Legislature, by voting for one or two men once in three or five years, however conscientiously this duty may be performed, can exercise but little active influence upon any man's life and character. Moreover, it is every day becoming more clearly understood, that the function of Government is negative and restrictive, rather than positive and active ; being resolvable principally into protection—protection of life, liberty, and property. Laws, wisely administered, will secure men in the enjoyment of the fruits of their labour, whether of mind or body, at a comparatively small personal sacrifice ; but no laws, however stringent, can make the idle industrious, the thriftless provident, or the drunken sober. Such reforms can only be effected by means of individual action, economy, and self-denial ; by better habits, rather than by greater rights.

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The Government of a nation itself is usually found to be but the reflex of the individuals composing it. The Government that is ahead of the people will inevitably be dragged down to their level, as the Government that is behind them will in the long run be dragged up. In the order of nature, the collective character of a nation will as surely find its befitting results in its law and government, as water finds its own level. The noble people will be nobly ruled, and the ignorant and corrupt ignobly. Indeed, all experience serves to prove that the worth and strength of a State depend far less upon the form of its institutions than upon the character of its men. For the nation is only an aggregate of individual conditions, and civilization itself is but a question of the personal improvement of the men, women, and children of whom society is composed.

National progress is the sum of individual industry, energy, and uprightness, as national decay is of individual idleness, selfishness, and vice. What we are accustomed to decry as great social evils, will, for the most part, be found to be but the outgrowth of man's own perverted life; and though we may endeavour to cut them down and extirpate them by means of Law, they will only spring up again with fresh luxuriance in some

other form, unless the conditions of personal life and character are radically improved. If this view be correct, then it follows that the highest patriotism and philanthropy consist, not so much in altering laws and modifying institutions, as in helping and stimulating men to elevate and improve themselves by their own free and independent individual action. 5

It may be of comparatively little consequence how a man is governed from without, whilst everything depends upon how he governs himself from within. The greatest slave is not he who is ruled by a despot, great though that evil be, but he who is the thrall of his own moral ignorance, selfishness, and vice. Nations who are thus enslaved at heart cannot be freed by any mere changes of masters or of institutions ; and so long as the fatal delusion prevails, that liberty solely depends upon and consists in government, so long will such changes, no matter at what cost they may be effected, have as little practical and lasting result as the shifting of the figures in a phantasmagoria. The solid foundations of liberty must rest upon individual character ; which is also the only sure guarantee for social security and national progress. John Stuart Mill truly observes that "even despotism does not produce 10 15 20 25

its worst effects so long as individuality exists under it ; and whatever crushes individuality *is* despotism, by whatever name it be called."

Old fallacies as to human progress are constantly turning up. Some call for Cæsars, others for Nationalities, and others for Acts of Parliament. We are to wait for Cæsars, and when they are found, " happy the people who recognize and follow them."* This doctrine shortly means,

everything *for* the people, nothing *by* them,—a doctrine which, if taken as a guide, must, by destroying the free conscience of a community, speedily prepare the way for any form of despotism. Cæsarism is human idolatry in its worst form—a worship of mere power, as degrading in its effects as the worship of mere wealth would be. A far healthier doctrine to inculcate among the nations would be that of Self-Help ; and so soon as it is thoroughly understood and carried into action, Cæsarism will be no more. The two principles are directly antagonistic ; and what Victor Hugo said of the Pen and the Sword alike applies to them, " Ceci tuera cela " [*This will kill that.*]

The power of Nationalities and Acts of Parliament is also a prevalent superstition. What

*Napoleon III., 'Life of Cæsar'

William Dargan, one of Ireland's truest patriots, said at the closing of the first Dublin Industrial Exhibition, may well be quoted now. "To tell the truth," he said, "I never heard the word independence mentioned that my own country and my own fellow townsmen did not occur to my mind. I have heard a great deal about the independence that we were to get from this, that, and the other place, and of the great expectations we were to have from persons from other countries coming amongst us. Whilst I value as much as any man the great advantages that must result to us from that intercourse, I have always been deeply impressed with the feeling that our industrial independence is dependent upon ourselves. I believe that with simple industry and careful exactness in the utilization of our energies, we never had a fairer chance nor a brighter prospect than the present. We have made a step, but perseverance is the great agent of success; and if we but go on zealously, I believe in my conscience that in a short period we shall arrive at a position of equal comfort, of equal happiness, and of equal independence, with that of any other people."

• All nations have been made what they are by the thinking and the working of many generations

of men. Patient and persevering labourers in all *ranks and conditions of life*, cultivators of the soil and *explorers* of the mine, inventors and discoverers, manufacturers, mechanics and artisans, 5 poets, philosophers, and politicians, all have contributed towards the grand result, one generation building upon another's labours, and carrying them forward to still higher stages. This constant succession of noble workers—the artisans 10 of civilization—has served to create order out of chaos in industry, science, and art; and the living race has thus, in the course of nature, become the inheritor of the rich estate provided by the skill and industry of our forefathers, which is 15 placed in our hands to cultivate, and to hand down, not only unimpaired but improved, to our successors.

The spirit of self-help, as exhibited in the energetic action of individuals, has in all times 20 been a marked feature in the English character, and furnishes the true measure of our power as a nation. Rising above the heads of the mass, there were always to be found a series of individuals distinguished beyond others, who commanded the public homage. But our progress has 25 also been owing to multitudes of smaller and less known men. Though only the generals' names

may be remembered in the history of any great campaign, it has been in a great measure through the individual valour and heroism of the privates that victories have been won. And life, too, is "a soldiers' battle,"—men in the ranks having in all times been amongst the greatest of workers. Many are the lives of men unwritten, which have nevertheless as powerfully influenced civilization and progress as the more fortunate Great whose names are recorded in biography. Even the humblest person, who sets before his fellows an example of industry, sobriety, and upright honesty of purpose in life, has a present as well as a future influence upon the well-being of his country; for his life and character pass unconsciously into the lives of others, and propagate good example for all time to come.

Daily experience shows that it is energetic individualism which produces the most powerful effects upon the life and action of others, and really constitutes the best practical education. Schools, academies, and colleges, give but the merest beginnings of culture in comparison with it. Far more influential is the life-education daily given in our homes, in the streets, behind counters, in workshops, at the loom and the plough, in counting-houses and manufactories.

and in the busy haunts of men. This is that finishing instruction as members of society, which Schiller designated "the education of the human race," consisting in action, conduct, self-culture, self-control,—all that tends to discipline a man truly, and fit him for the proper performance of the duties and business of life,—a kind of education not to be learnt from books, or acquired by any amount of mere literary training. With his usual weight of words Bacon observes, that "Studies teach not their own use; but that is a wisdom without them, and above them, won by observation"; a remark that holds true of actual life, as well as of the cultivation of the intellect itself. For all experience serves to illustrate and enforce the lesson, that a man perfects himself by work more than by reading,—that it is life rather than literature, action rather than study, and character rather than biography, which tend perpetually to renovate mankind.

Biographies of great, but especially of good men, are nevertheless most instructive and useful as helps, guides, and incentives to others. Some of the best are almost equivalent to gospels—teaching high living, high thinking, and energetic action for their own and the world's good. The valuable examples which they furnish of the power

of self-help, of patient purpose, resolute working, and steadfast integrity, issuing in the formation of truly noble and manly character, exhibit, in language not to be misunderstood, what it is in the power of each to accomplish for himself ; and eloquently illustrate the efficacy of self-respect and self-reliance in enabling men of even the humblest rank to work out for themselves an honourable competency and a solid reputation.

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CHAPTER III. (B)

APPLICATION AND PERSEVERANCE.

THE greatest results in life are usually attained by simple means, and the exercise of ordinary qualities. The common life of every day, with its cares, necessities, and duties, affords ample opportunity for acquiring experience of the best kind ; and its most beaten paths provide the true worker with abundant scope for effort and room for self-improvement. The road of human welfare lies along the old highway of steadfast well-doing : and they who are the most persistent, and work in the truest spirit, will usually be the most successful.

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Fortune has often been blamed for her blindness ; but fortune is not so blind as men are.

Those who look into practical life will find that fortune is usually on the side of the industrious, as the winds and waves are on the side of the best navigators. In the pursuit of even the highest branches of human inquiry, the commoner qualities are found the most useful—such as common sense, attention, application, and perseverance. Genius may not be necessary, though even genius of the highest sort does not disdain the use of these ordinary qualities. The very greatest men have been among the least believers in the power of genius, and as worldly wise and persevering as successful men of the commoner sort. Some have even defined genius to be only common sense intensified. A distinguished teacher and president of a college spoke of it as the power of making efforts. John Foster held it to be the power of lighting one's own fire; Buffon said of genius, "it is patience."

Newton's was unquestionably a mind of the very highest order, and yet, when asked by what means he had worked out his extraordinary discoveries, he modestly answered, "By always thinking unto them." At another time he thus expressed his methods of study: "I keep the subject continually before me, and wait till the first dawning open slowly by little and little into a

INDUSTRY AND PERSEVERANCE.

full and clear light." It was in Newton's case, as in every other, only by diligent application and perseverance that his great reputation was achieved. Even his recreation consisted in change of study, laying down one subject to take up another. To Dr. Bentley he said : "If I have done the public any service, it is due to nothing but industry and patient thought." So Kepler, another great philosopher, speaking of his studies and his progress, said : "As in Virgil, 'Fama mobilitate viget, vires acquirit eundo,' so it was with me that the diligent thought on these things was the occasion of still further thinking ; until at last I brooded with the whole energy of my mind upon the subject.

The extraordinary results effected by dint of sheer industry and preseverance have led many distinguished men to doubt whether the gift of genius be so exceptional an endowment as it is usually supposed to be. Thus Voltaire held that it is only a very slight line of separation that divides the man of genius from the man of ordinary mould. Beccaria was even of opinion that all men might be poets and orators, and Reynolds that they might be painters and sculptors. Locke, Helvetius, and Diderot believed that all men have an equal aptitude for genius, and that what some

are able to effect, under the laws which regulate the operations of the intellect, must also be within the reach of others who, under like circumstances, apply themselves to like pursuits. But while admitting to the fullest extent the wonderful achievements of labour, and recognizing the fact that men of the most distinguished genius have invariably been found the most indefatigable workers, it must nevertheless be sufficiently obvious that, without the original endowment of heart and brain, no amount of labour, however well applied, could have produced a Shakespeare, a Newton, a Beethoven, or a Michael Angelo.

Dalton, the chemist, repudiated the notion of his being "a genius," attributing everything which he had accomplished to simple industry and accumulation. John Hunter said of himself, "My mind is like a beehive ; but full as it is of buzz and apparent confusion, it is yet full of order and regularity, and food collected with incessant industry from the choicest stores of nature." We have, indeed, but to glance at the biographies of great men to find that the most distinguished inventors, artists, thinkers, and workers of all kinds, owe their success, in a great measure, to their indefatigable industry and application. They were men who turned all things to gold—even time

itself. Disraeli the elder held that the secret of success consisted in being master of your subject, such mastery being attainable only through continuous application and study. Hence it happens that the men who have most moved the world,⁵ have not been so much men of genius, strictly so called, as men of intense mediocre abilities, and untiring perseverance ; not so often the gifted, of naturally bright and shining qualities, as those who have applied themselves diligently to their work, in whatsoever line that might lie. "Alas !"

said a widow, speaking of her brilliant but careless son, "he has not the gift of continuance." Wanting in perseverance, such volatile natures are outstripped in the race of life by the diligent and even the dull.¹⁰

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Hence a great point to be aimed at is to get the working quality well trained. When that is done, the race will be found comparatively easy. We must repeat and again repeat ; facility will come with labour. Not even the simplest art can be accomplished without it ; and what difficulties it is found capable of achieving ! It was by early discipline and repetition that the late Sir Robert Peel cultivated those remarkable, though still mediocre powers, which rendered him so illustrious an ornament of the British Senate. When

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a boy at Drayton Manor, his father was accustomed to set him up at table to practise speaking extempore; and he early accustomed him, to repeat as much of the Sunday's sermon as he
5 could remember. Little progress was made at first, but by steady perseverance the habit of attention became powerful, and the sermon was at length repeated almost verbatim. When afterwards replying in succession to the arguments
10 of his parliamentary opponents—an art in which he was perhaps unrivalled—it was little surmised that the extraordinary power of accurate remembrance which he displayed on such occasions had been originally trained under the discipline
15 of his father in the parish church of Drayton.

It is indeed marvellous what continuous application will effect in the commonest of things. It may seem a simple affair to play upon a violin; yet what a long and laborious practice it requires!
20 Giardini said to a youth who asked him how long it would take to learn it, "Twelve hours a day for twenty years together."

Progress, however, of the best kind, is comparatively slow. Great results cannot be achieved at once; and we must be satisfied to advance in life as we walk, step by step. De Maistre says that "to know *how to wait* is the great

secret of success." We must sow before we can reap, and often have to wait long, content meanwhile to look patiently forward in hope ; the fruit best worth waiting for often ripening the slowest. But "time and patience" says the Eastern proverb, "change the mulberry leaf to satin."

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To wait patiently, however, men must work cheerfully. Cheerfulness is an excellent working quality, imparting great elasticity to the character. As a bishop has said, "Temper is nine-tenths of Christianity," so are cheerfulness and diligence nine-tenths of practical wisdom. They are the life and soul of success, as well as of happiness ; perhaps the very highest pleasure in life consisting in clear, brisk, conscious working ; energy, confidence, and every other good quality mainly depending upon it. Sydney Smith, when labouring as a parish priest at Foston-le-Clay, in Yorkshire,—though he did not feel himself to be in his proper element,—went cheerfully to work in the firm determination to do his best. "I am resolved," he said, "to like it, and reconcile myself to it, which is more manly than to feign myself above it, and to send up complaints by the post of being thrown away, and being desolate, and such like trash." So Dr. Hook, when leaving Leeds for a new sphere of labour,

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said, "Wherever I may be, I shall, by God's blessing, do with my might what my hand findeth to do ; and if I do not find work, I shall make it." ✓

5 Labourers for the public good especially, have to work long and patiently, often uncheered by the prospect of immediate recompense or result. The seeds they sow sometimes lie hidden under the winter's snow, and before the spring comes the 10 husbandman may have gone to his rest. It is not every public worker who, like Rowland Hill, sees his great idea bring forth fruit in his life-time. Adam Smith sowed the seeds of a great social amelioration in that dingy old University of 15 Glasgow where he so long laboured, and laid the foundations of his 'Wealth of Nations'; but seventy years passed before his work bore substantial fruits, not indeed are they all gathered in yet.

Nothing can compensate for the loss of hope in 20 a man, it entirely changes the character. "How can I work--how can I be happy," said a great but miserable thinker, "when I have lost all hope ? One of the mostcheerful and courageous, because one of the most hopeful of workers, was Carey, the 25 missionary. When in India, it was no uncommon thing for him to weary out three pundits, who officiated as his clerks, in one day, he himself taking

rest only in change of employment. Carey, the son of a shoemaker, was supported in his labours by Ward, the son of a carpenter, and Marshman, the son of a weaver. By their labours, a magnificent college was erected at Serampore ; sixteen flourishing stations were established ; the Bible was translated into sixteen languages, and the seeds were sown of a beneficent moral revolution in British India. Carey was never ashamed of the humbleness of his origin. On one occasion, when at the Governor-General's table he overheard an officer opposite him asking another, loud enough to be heard, whether Carey had not once been a shoemaker : "No, sir," exclaimed Carey immediately ; "only a cobbler." An eminently characteristic anecdote has been told of his perseverance as a boy. When climbing a tree one day, his foot slipped, and he fell to the ground, breaking his leg by the fall. He was confined to his bed for weeks, but when he recovered and was able to walk without support, the very first thing he did was to go and climb that tree. Carey had need of this sort of dauntless courage for the great missionary work of his life, and nobly and resolutely he did it.

It was a maxim of Dr. Young, the philosopher, that "Any man can do what any other man has done" ; and it is unquestionable that he himself

never recoiled from any trials to which he determined to subject himself. It is related of him, that the first time he mounted a horse, he was in company with the grandson of Mr. Barclay of Ury, the well-known sportsman ; when the horseman who preceded them leapt a high fence. Young wished to imitate him, but fell off his horse in the attempt. Without saying a word, he remounted, made a second effort, and was again unsuccessful, but this time he was not thrown further than on to the horse's neck, to which he clung. At the third trial, he succeeded, and cleared the fence.

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CHAPTER—III. (c)

CHARACTER—THE TRUE GENTLEMAN.

THE crown and glory of life is Character. It is the noblest possession of a man, constituting a rank in itself, and an estate in the general goodwill ; dignifying every station, and exalting every position in society. It exercises a greater power than wealth, and secures all the honour without the jealousies of fame. It carries with it an influence which always tells ; for it is the result of proved honour, rectitude, and consistency—qualities which, perhaps more than any

other, command the general confidence and respect of mankind.

Character is human nature in its best form. It is moral order embodied in the individual. Men of character are not only the conscience of society, but in every well-governed State they are its best motive power ; for it is moral qualities in the main which rule the world. Even in war, Napoleon said, the moral is to the physical as ten to one. The strength, the industry, and the civilization of nations— all depend upon individual character ; and the very foundations of civil security rest upon it. Laws and institutions are but its outgrowth. In the just balance of nature, individuals, nations, and races, will obtain just so much as they deserve, and no more. And as effect finds its cause, so surely does quality of character amongst a people produce its befitting results.

Though a man have comparatively little culture, slender abilities, and but small wealth, yet, if his character be of sterling worth, he will always command an influence, whether it be in the workshop, the counting-house, the mart, or the senate. Canning wisely wrote in 1801. “ My road must be through Character to power ; I will try no other course ; and I am sanguine enough to believe that this course, though not perhaps the quickest, is

the surest." You may admire men of intellect ; but something more is necessary before you will trust them. Hence Lord John Russell once observed in a sentence full of truth, "It is the nature of party in England to ask the assistance of men of genius, but to follow the guidance of men of character." This was strikingly illustrated in the career of the late Francis Horner—a man of whom Sydney Smith said that the Ten Commandments were stamped upon His countenance. "The valuable and peculiar light," says Lord Cockburn, "in which his history is calculated to inspire every right-minded youth, is this. He died at the age of thirty-eight ; possessed of greater public influence than any other private man ; and admired, beloved, trusted and deplored by all, except the heartless or the base. No greater homage was ever paid in Parliament to any deceased member. Now let every young man ask—how was this attained ?

By rank ? He was the son of an Edinburgh merchant. By wealth ? Neither he, nor any of his relations, ever had a superfluous sixpence. By office ? He held but one, and only for a few years, of no influence, and with very little pay. By talents ? His were not splendid, and he had no genius. Cautious and slow, his only ambition was to be right. By eloquence ? He spoke in calm, good

taste, without any of the oratory that either terrifies or seduces. By any fascination of manner? His was only correct and agreeable. By what, then, was it? Merely by sense, industry, good principles, and a good heart—qualities which no well-constituted mind need ever despair of attaining. It was the force of his character that raised him; and this character not impressed upon him by nature, but formed, out of no peculiarly fine elements, by himself. There were many in the House of Commons of far greater ability and eloquence. But no one surpassed him in the combination of an adequate portion of these with moral worth. Horner was born to show what moderate powers, unaided by anything whatever except culture and goodness, may achieve, even when these powers are displayed amidst the competition and jealousy of public life."

Franklin, also, attributed his success as a public man, not to his talents or his powers of speaking—for these were but moderate—but to his known integrity of character. Hence it was, he says, "that I had so much weight with my fellow-citizens. I was but a bad speaker, never eloquent, subject to much hesitation in my choice of words, hardly correct in language, and yet I generally carried my point." Character creates confidence

in men of high station as well as in humble life. It was said of the first Emperor Alexander of Russia, that his personal character was equivalent to a constitution. During the wars of the Fronde,

5 Montaigne was the only man amongst the French gentry who kept his castle gates unbarred ; and it was said of him, that his personal character was a better protection for him than a regiment of horse would have been.

10 That character is power, is true in a much higher sense than that knowledge is power. Mind without heart, intelligence without conduct, cleverness without goodness, are powers in their way, but they may be powers only for mischief. We

15 may be instructed or amused by them ; but it is sometimes as difficult to admire them as it would be to admire the dexterity of a pickpocket or the horsemanship of a highwayman.

Truthfulness, integrity, and goodness—qualities that hang not on any man's breath—form the essence of manly character, or, as one of our old writers has it, "that inbred loyalty unto Virtue which can serve her without a livery." He who possesses these qualities, united with strength of

25 purpose, carries with him a power which is irresistible. He is strong to do good, strong to resist evil, and strong to bear up under difficulty

and misfortune. When Stephen of Colonna fell into the hands of his base assailants, and they asked him in derision, "Where is now your fortress?" "Here," was his bold reply, placing his hand upon his heart. It is in misfortune that the character of the upright man shines forth with the greatest lustre; and when all else fails, he takes stand upon his integrity and his courage.

The rules of conduct followed by Lord Erskine —a man of sterling independence of principle and scrupulous adherence to truth—are worthy of being engraven on every young man's heart, "It was a first command and counsel of my earliest youth," he said, "always to do what my conscience told me to be a duty, and to leave the consequence to God. I shall carry with me the memory, and I trust the practice, of this parental lesson to the grave. I have hitherto followed it, and I have no reason to complain that my obedience to it has been a temporal sacrifice. I have found it on the contrary, the road to prosperity and wealth, and I shall point out the same path to my children for their pursuit."

Every man is bound to aim at the possession of a good character as one of the highest objects of life. The very efforts to secure it by worthy means will furnish him with a motive for exertion;

and his idea of manhood, in proportion as it is elevated, will steady and animate his motive. * It is well to have a high standard of life, even though we may not be able altogether to realize it. "The

5 youth," says Mr. Disraeli, "who does not look up will look down ; and the spirit that does not soar is destined perhaps to grovel," George Herbert wisely writes :—

10 " Pitch thy behaviour low, thy projects high,
So shalt thou humble and magnanimous be.
Sink not in spirit ; who aimeth at the sky
Shoots higher much than he that means a tree."

15 He who has a high standard of living and thinking will certainly do better than he who has none at all.

20 Integrity in word and deed is the backbone of character ; and loyal adherence to veracity its most prominent characteristic. One of the finest testimonies to the character of the late Sir Robert Peel was that borne by the Duke of Wellington in the House of Lords, a few days after the great statesman's death. "Your lordships," he said, "must all feel the high and honourable character 25 of the late Sir Robert Peel. I was long connected with him in public life. We were both in the council of our Sovereign together, and I had long

the honour to enjoy his private friendship. In all the course of my acquaintance with him, I never knew a man in whose truth and justice I had greater confidence, or in whom I saw a more invariable desire to promote the public service. In the whole course of my communication with him, I never knew an instance in which he did not show the strongest attachment to truth; and I never saw in the whole course of my life the smallest reason for suspecting that he stated anything which he did not firmly believe to be the fact." And this high-minded truthfulness of the statesman was no doubt the secret of no small part of his influence and power. 10

There is a truthfulness in action as well as in words, which is essential to uprightness of character. A man must really be what he seems or purposes to be. When an American gentleman wrote to Granville Sharp, that from respect for his great virtues he had named one of his sons after him, Sharp replied: "I must request you to teach him a favourite maxim of the family whose name you have given him—*Always endeavour to be really what you would wish to appear.* This maxim, as my father informed me, was carefully and humbly practised by *his* father, whose sincerity, as a plain and honest man, thereby be- 15 20 25

READINGS FROM SMILES.

came the principal feature of his character, both in public and private life."

The true character acts rightly, whether in secret or in the sight of men. That boy was well 5 trained who, when asked why he did not pocket some pears, for nobody was there to see, replied, "Yes, there was : I was there to see myself ; and I don't intend ever to see myself do a dishonest thing."

10 And here it may be observed how greatly the character may be strengthened and supported by the cultivation of good habits. Man, it has been said, is a bundle of habits ; and habit is second nature.

15 Wherever formed, habit acts involuntarily, and without effort ; and it is only when you oppose it that you find how powerful it has become. What is done once and again, soon gives facility and proneness. The habit at first may seem to have

20 no more strength than a spider's web ; but once formed, it binds as with a chain of iron. The small events of life, taken singly, may seem exceedingly unimportant, like snow that falls silently, flake by flake ; yet accumulated, these 25 snow-flakes form the avalanche.

Self-respect, self-help, application, industry, in
tegrity—all are of the nature of habits, not beliefs,

Principles, in fact, are but the names which we assign to habits ; for the principles are words, but the habits are the things themselves ; benefactors or tyrants, according as they are good or evil. It thus happens that as we grow older a portion of our free activity and individuality becomes suspended in habit ; our actions become of the nature of fate ; and we are bound by the chains which we have woven around ourselves.

It is indeed scarcely possible to over-estimate the importance of training the young to virtuous habits. In them they are the easiest formed, and when formed they last for life ; like letters cut on the bark of a tree, they grow and widen with age.

Morals and manners, which give colour to life, are of much greater importance than laws, which are but their manifestations. The law touches us here and there, but manners are about us everywhere, pervading society like the air we breathe. Good manners, as we call them, are neither more nor less than good behaviour ; consisting of courtesy and kindness ; benevolence being the preponderating element in all kinds of mutually beneficial and pleasant intercourse amongst human beings.

Manners are the ornament of action ; and

there is a way of speaking a kind word, or of doing a kind thing, which greatly enhances their value. What seems to be done with a grudge, or as an act of condescension, is scarcely accepted 5 as a favour.

CHAPTER III (D).

INFLUENCE OF CHARACTER.

10 CHARACTER is one of the greatest motive-powers in the world. In its noblest embodiments it exemplifies human nature in its highest forms, for it exhibits man at his best.

15 Men of genuine excellence in every station of life—men of industry, of integrity, of high principle, of sterling honesty of purpose—command the spontaneous homage of mankind. It is natural to believe in such men, to have confidence in them, and to imitate them. All that is good in the 20 world is upheld by them, and without their presence in it the world would not be worth living in.

25 Although genius always commands admiration, character most secures respect. The former is more the product of brain-power, the latter of heart-power; and in the long-run it is the heart that rules in life. Men of genius stand to society in the relation of its intellect, as men of character

of its conscience ; and while the former are admired, the latter are followed.

Great men are always exceptional men ; and greatness itself is but comparative. Indeed, the range of most men in life is so limited that very few have the opportunity of being great. But each man can act his part honestly and honourably, and to the best of his ability. He can use his gifts and not abuse them. He can strive to make the best of life. He can be true, just, honest, and faithful, even in small things. In a word, he can do his Duty in that sphere in which Providence has placed him.

Commonplace though it may appear, this doing of one's Duty embodies the highest ideal of life and character. There may be nothing heroic about it ; but the common lot of men is not heroic. And though the abiding sense of Duty upholds man in his highest attitudes, it also equally sustains him in the transaction of the ordinary affairs of everyday existence. Man's life is "centred in the sphere of common duties." The most influential of all the virtues are those which are the most in request for daily use. They wear the best and last the longest. Superfine virtues, which are above the standard of common men, may only be sources of temptation and danger. Burke has truly said

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that "the human system which rests for its basis on the heroic virtues is sure to have a superstructure of weakness or of profligacy." X

When Dr. Abbot, afterwards Archbishop of Canterbury, drew the character of his deceased friend Thomas Sackville,* he did not dwell upon his merits as a statesman or his genius as a poet, but upon his virtues as a man in relation to the ordinary duties of life. "How many rare things were in him!" said he. "Who more loving unto his wife?—who more kind unto his children?—who more fast unto his friend?—who more moderate unto his enemy?—who more true to his word?" Indeed, we can always better understand and appreciate a man's real character by the manner in which he conducts himself towards those who are the most nearly related to him, and by his transaction of the seemingly commonplace details of daily duty, than by his public exhibition of himself as an author, an orator, or a statesman.

At the same time, while Duty, for the most part, applies to the conduct of affairs in common life by the average of common men, it is also a sustaining power to men of the very highest standard of character. They may not have either

* Sackville, Lord Buckhurst, Lord High Treasurer under Elizabeth and James I.

money, or property, or learning, or power ; and yet they may be strong in heart and rich in spirit —honest, truthful, dutiful. And whoever strives to do his duty faithfully is fulfilling the purpose for which he was created, and building up in himself the principles of a manly character. There are many persons of whom it may be said that they have no other possession in the world but their character, and yet they stand as firmly upon it as any crowned king.

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Intellectual culture has no necessary relation to purity or excellence of character. In the New Testament appeals are constantly made to the heart of man and to "the spirit we are of," whilst allusions to the intellect are of very rare occurrence. "A handful of good life," says George Herbert, "is worth a bushel of learning." Not that learning is to be despised, but that it must be allied to goodness. Intellectual capacity is sometimes found associated with the meanest moral character—with abject servility to those in high places, and arrogance to those of low estate. A man may be accomplished in art, literature, and science, and yet, in honesty, virtue, truthfulness, and the spirit of duty, be entitled to take rank after many a poor and illiterate peasant.

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"You insist," wrote Perthes to a friend, "on

respect for learned men. I say, Amen! But, at the same time, don't forget that largeness of mind, depth of thought, appreciation of the lofty, experience of the world, delicacy of manner, tact and energy in action, love of truth, honesty, and amiability—that all these may be wanting in a man who may yet be very learned."*

When some one, in Sir Walter Scott's hearing, made a remark as to the value of literary talents and accomplishments, as if they were above all things to be esteemed and honoured, he observed, "God help us ! what a poor world this would be if that were the true doctrine ! I have read books enough, and observed and conversed with enough of eminent and splendidly cultured minds too, in my time ; but I assure you I have heard higher sentiments from the lips of poor uneducated men and women, when exerting the spirit of severe yet gentle heroism under difficulties and afflictions, or speaking their simple thoughts as to circumstances in the lot of friends and neighbours, than I ever yet met with out of the Bible. We shall never learn to feel and respect our real calling and destiny, unless we have taught ourselves to consider everything as

* "Life of Perthes," ii. 217.

INFLUENCE OF CHARACTER.

moonshine compared with the education of the heart."*

Still less has wealth any necessary connexion with elevation of character. On the contrary, it is much more frequently the cause of its corruption and degradation. Wealth and corruption, luxury and vice, have very close affinities to each other. Wealth, in the hands of men of weak purpose, of deficient self-control, or of ill-regulated passions, is only a temptation and a snare—the source, it may be, of infinite mischief both to themselves and to others.

On the contrary, a condition of comparative poverty is compatible with character in its highest form. A man may possess only his industry, his frugality, his integrity, and yet stand high in the rank of true manhood. The advice which Burns's father gave him was the best :

"He bade me act a manly part, though I had n'er a farthing,
For without an honest manly heart no man was worth regarding."

One of the purest and noblest characters the writer ever knew was a labouring man in a northern county, who brought up his family respectably on an income never amounting to more than ten shillings a week. Though possessed of only the rudiments of common education, obtained at an

* Lockhart's 'Life of Scott.'

ordinary parish school, he was a man full of wisdom and thoughtfulness. His library consisted of the Bible, 'Flavel,' and 'Boston'—books which, excepting the first, probably few readers have ever heard of. This good man might have sat for the portrait of Wordsworth's well-known 'Wanderer.' When he had lived his modest life of work and worship, and finally went to his rest, he left behind him a reputation for practical wisdom, for genuine goodness, and for hopefulness in every good work which greater and richer men might have envied.

Character is property. It is the noblest of possessions. It is an estate in the general goodwill and respect of men ; and they who invest in it—though they may not become rich in this world's goods—will find their reward in esteem and reputation fairly and honourably won. And it is right that in life good qualities should tell—that industry, virtue, and goodness should rank the highest—and that the really best men should be foremost.

Simple honesty of purpose in a man goes a long way in life, if founded on a just estimate of himself and a steady obedience to the rule he knows and feels to be right. It holds a man straight, gives him strength and sustenance, and

forms a main-spring of vigorous action. "No man," once said Sir Benjamin Rudyard, "is bound to be rich or great—no, nor to be wise ; but every man is bound to be honest,"*

But the purpose, besides being honest, must be inspired by sound principles, and pursued with undeviating adherence to truth, integrity, and uprightness. Without principles, a man is like a ship without rudder or compass, left to drift hither and thither with every wind that blows. He is as one without law, or rule, or order, or government. "Moral principles," says Hume, "are social and universal. They form, in a manner, the *party* of human kind against vice and disorder, its common enemy."

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Talent is by no means rare in the world ; nor is even genius. But can the talent be trusted ? —can the genius ? Not unless based on truthfulness—on veracity. It is this quality more than any other that commands the esteem and respect, and secures the confidence of others. Truthfulness is at the foundation of all personal excellence. It exhibits itself in conduct. It is rectitude, truth in action, and shines through every word and deed. It means reliability, and convinces

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*Debate on the Petition of Right, A.D. 1628.

other men that it can be trusted. And a man is already of consequence in the world when it is known that he can be relied on—that when he says he knows a thing, he does know it—that when he says he will do a thing, he can do and does it. Thus reliability becomes a passport to the general esteem and confidence of mankind.

In the affairs of life or of business it is not intellect that tells so much as character—not brains so much as heart—not genius so much as self-control, patience, and discipline, regulated by judgment. Hence there is no better provision for the uses of either private or public life than a fair share of ordinary good sense guided by rectitude. Good sense, disciplined by experience and inspired by goodness, issues in practical wisdom. Indeed goodness, in a measure implies wisdom—the highest wisdom—the union of the worldly with the spiritual. "The correspondences of wisdom and goodness," says Sir Henry Taylor, "are manifold; and that they will accompany each other is to be inferred, not only because men's wisdom makes them good, but because their goodness makes them wise." *

It is because of this controlling power of character in life that we often see men exercise

* 'The Statesman,' p. 30

an amount of influence apparently out of all proportion to their intellectual endowments. They appear to act by means of some latent power, some reserved force, which acts secretly, by mere presence. As Burke said of a powerful nobleman of the last century, "his virtues were his means." The secret is, that the aims of such men are felt to be pure and noble, and they act upon others with a constraining power.

Though the reputation of men of genuine character may be of slow growth, their true qualities cannot be wholly concealed. They may be misrepresented by some, and misunderstood by others ; misfortune and adversity may, for a time, overtake them ; but, with patience and endurance, they will eventually inspire the respect and command the confidence which they really deserve.

Burke was a great man of character. He was thirty-five before he gained a seat in Parliament, yet he found time to carve his name deep in the political history of England. He was a man of great gifts, and of transcendent force of character. Yet he had a weakness, which proved a serious defect—it was his want of temper ; his genius was sacrificed to his irritability. And without this apparently minor

gift of temper the most splendid endowments may be comparatively valueless to their possessor.

Character is formed by a variety of minute 5 circumstances, more or less under the regulation and control of the individual. Not a day passes without its discipline, whether for good or for evil. There is no act, however trivial, but has its train of consequences, as there is no hair so 10 small but casts its shadow. It was a wise saying of Mrs. Schimmelpenninck's mother, never to give way to what is little ; or by that little, however you may despise it, you will be practically governed.

15 Every action, every thought, every feeling, contributes to the education of the temper, the habits, and the understanding, and exercises an inevitable influence upon all the acts of our future life. Thus character is undergoing constant 20 change, for better or for worse—either being elevated on the one hand, or degraded on the other. "There is no fault nor folly of my life," says Mr. Ruskin, "that does not rise up against me, and take away my joy, and shorten my 25 power of possession, of sight, of understanding. And every past effort of my life, every gleam of rightness or good in it, is with me now,

to help me in my grasp of this art and its vision.'* 5

The mechanical law, that action and reaction are equal, holds true also in morals. Good deeds act and react on the doers of them ; and so do evil. Not only so ; they produce like effects, by the influence of example, on those who are the subjects of them. But man is not the creature, so much as he is the creator, of circumstances† ; and, by the exercise of his free will, he can direct his actions so *that they shall be productive of good rather than evil. "Nothing can work me damage but myself," said St. Bernard ; "the harm that I sustain I carry about with me ; and I am never a real sufferer but by my own fault." 10 15

The best sort of character, however, cannot be

* 'Queen of the Air,' p. 127.

† "Instead of saying that man is the creature of Circumstance, it would be nearer the mark to say that man is the architect of Circumstance. It is Character which builds an existence out of Circumstance. Our strength is measured by our plastic power. From the same materials one man builds palaces, another hovels ; one warehouses, another villas. Bricks and mortar are mortar and bricks, until the architect can make them something else. Thus it is that in the same family, in the same circumstances, one man rears a stately edifice, while his brother, vacillating and incompetent, lives for ever amid ruins ; the blocks of granite, which was an obstacle on the pathway of the weak, becomes a stepping-stone on the pathway of the strong."—G. H. Lewis, 'Life of Goethe.'

formed without effort. There needs the exercise of constant self-watchfulness, self-discipline, and self-control. There may be much faltering, stumbling, and temporary defeat—difficulties and tem-

5 tations manifold to be battled with and overcome; but if the spirit be strong and the heart be upright, no one need despair of ultimate success. The very effort to advance—to arrive at a higher standard of character than we have reached—is inspiring
10 and invigorating; and even though we may fall short of it, we cannot fail to be improved by every honest effort made in an upward direction.

And with the light of great examples to guide us—representatives of humanity in its best forms
15 —every one is not only justified, but bound in duty, to aim at reaching the highest standard of character: not to become the richest in means, but in spirit; not the greatest in worldly position, but in true honour; not the most intellectual, but
20 the most virtuous; not the most powerful and influential, but the most truthful, upright, and honest.

It was very characteristic of the late Prince Consort—a man himself of the purest mind, who
25 powerfully impressed and influenced others by the sheer force of his own benevolent nature—when drawing up the conditions of the annual prize to

be given by Her Majesty at Wellington College, to determine that it should be awarded, not to the cleverest boy, nor to the most bookish boy, nor to the most precise, diligent, and prudent boy, but to the noblest boy, to the boy who should show the most promise of becoming a large-hearted, high-motived man.*

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Character exhibits itself in conduct, guided and inspired by principle, integrity, and practical wisdom. In its highest form it is the individual will acting energetically under the influence of religion, morality, and reason. It chooses its way considerately, and pursues it steadfastly, esteeming duty above reputation and the approval of conscience more than the world's praise. While respecting the personality of others, it preserves its own individuality and independence ; and has the courage to be morally honest, though it may be unpopular, trusting tranquilly to time and experience for recognition.

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Although the force of example will always exercise great influence upon the formation of character, the self-originating and sustaining force of one's own spirit must be the mainstay. This alone can hold up the life, and give individual indepen-

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* Introduction to 'The Principal Speeches and Addresses of H.R.H. the Prince Consort' (1862), pp. 39, 40

dence and energy. "Unless man can erect himself above himself," said Daniel, a poet of the Elizabethan era, "how poor a thing is man!" Without a certain degree of practical efficient force—compounded of will, which is the root, and wisdom, which is the stem of character—life will be indefinite and purposeless, like a body of stagnant water, instead of a running stream doing useful work and keeping the machinery of a district in motion.

When the elements of character are brought into action by determinate will, and, influenced by high purpose, man enters upon and courageously perseveres in the path of duty, at whatever cost of worldly interest, he may be said to approach the summit of his being. He then exhibits character in its most intrepid form, and embodies the highest idea of manliness. The acts of such a man become repeated in the life and action of others. His very words live and become actions,

CHAPTER IV.

MEN WHO CANNOT BE BOUGHT.

FIRST, there are men who *can* be bought. There are rogues innumerable, who are ready to sell their bodies and souls for money and for

drink. Who has not heard of the elections which have been made void through bribery and corruption? This is not the way to enjoy liberty or to keep it. The men who sell themselves are slaves; their buyers are dishonest and unprincipled. Freedom has its humbugs. "I'm standing on the soil of liberty," said an orator. "You ain't," replied a bootmaker in the audience. "You're standing in a pair of boots you never paid me for."

The tendency of men is ever to go with the majority—to go with the huzzas. "Majority," said Schiller, "what does that mean? Sense has ever centred in the few. Votes should be weighed, not counted. That state must sooner or later go to ruin where numbers sway and ignorance decides."

When the secession from the Scotch Church took place, Norman Macleod said it was a great trial to the flesh to keep by the unpopular side, and to act out what conscience dictated as the line of duty. Scorn and hissing greeted him at every turn. "I saw a tomb to-day," he says in one of his letters, "in chapel of Holyrood, with this inscription, 'Here lies an honest man!' I only wish to live in such a way as to entitle me to the same eulogy." ✓✓

The ignorant and careless are at the mercy of the unprincipled; and the ignorant are as yet

greatly in the majority. When a French quack was taken before the Correctional Tribunal at Paris for obstructing the Pont Neuf, the magistrate said to him, "Sirrah ! how is it you draw such crowds about you and extract so much money from them in selling your 'infallible' rubbish ?" "My lord," replied the quack, "how many people do you think cross the Pont Neuf in the hour ?" "I don't know," said the judge. "Then I can tell you—about ten thousand ; and how many of these do you think are wise ?" "Oh, perhaps a hundred !" "It is too many," said the quack ; "but I leave the hundred persons to you, and take the nine thousand and nine hundred for my customers !"

Men are bribed in all directions. They have no spirit of probity, self-respect, or manly dignity. If they had, they would spurn bribes in every form. Government servants are bribed to pass goods, fit or unfit for use. Hence soldiers' half-tanned shoes give way on a march ; their shoddy coats become ragged ; their tinned provisions are found rotten. Captain Nares had a sad account to give of the feeding of his sailors while in the Arctic regions. All this is accomplished by bribery and corruption in the lower quarters of the civil service,

Much is done in the way of illicit commissions. A cheque finds its way to a certain official, and he passes the account. Thus many a man becomes rich upon a moderate salary. After a great act of corruption had been practised by the servant of a public company, a notice was placed over the office door to this effect : "The servants of the company are not allowed to take bribes." The cook gets a commission from the tradesman ; the butler has a secret understanding with the wine-merchant.

"These illicit commissions," says the *Times*, "do much to poison business relations. But if the vice were ever to mount from the servants' hall or the market and invade any public office, there would be an end to efficiency or confidence in public men. It is all-important that the public service should be pure, and that no suspicion should rest on the name of any official in a post of confidence. It would be an evil day if it were generally suspected that civil servants took backsheesh, or *pots de vin*."

An inventor suggested a method for registering the number of persons entering an omnibus, but the Secretary was unable to entertain it. "It is of no use to us," he said ; "the machine which we want is one that will make our men honest,

and that, I am afraid, we are not likely to meet with." We want honest men ! is the cry every-where. The police courts too often reveal the stealing and swindling of men in whom confidence
5 has been placed ; and the result is that they are dragged down from confidence to ruin. It is trustworthy character that is most wanted. Cha-racter is reliableness ; convincing other men by your acts that you can be trusted.

10 Abroad it is the same. Russia, Egypt, and Spain are the worst. In Russia the corruption of public servants, even of the highest grade, is most gross. You must buy your way by gold. Bribery in every conceivable form is practised— from ar-
rangements between furnishers and the officials
15 who should control them, to the direct handing over of the goods—is undeniably prevalent. The excuse is that the public servants are so badly paid. The Moscow and Petersburg Railway was
20 constructed at great expense. Vast sums were paid to engineers and workmen, and stolen by overseers and directors. Prince Mentichikoff accom-panied his Imperial Master in a jaunt through the capital, undertaken for the benefit of the
25 Persian Ambassador, who was making visit to the country. The Persian surveyed golden domes, granite pillars, glittering miles of shops, with true-

Oriental indifference. The Emperor at last bent towards his favourite and whispered with an air of vexation. "Can't we find *anything* that will astonish this fellow?" "Yes, your Majesty," replied the Prince: "show him the accounts of the Moscow and Petersburg Railway!" At Alexandria, in Egypt, the "leakage," as it is called, is enormous, unless bought off by gold. In Spain, every ship has to work its way into port after bribing the customs officers. The excuse is the same as in Russia; the civil servants of Spain cannot live except by taking bribes.

Even in republics men are apt and willing to be bribed. Money gets over many difficulties; it solves many problems. In America, the cream of republics, bribery is conducted in a wholesale way. The simple salary of an official is not sufficient. Even the highest in office is bribed by presents of carriages and horses, and even hard cash. The most far-seeing and honest of American statesmen see that jobbery and corruption are fast undermining the efficiency to the administration, and debasing the standard of public virtue.*

* See *North American Review* for January 1871. Mr. Jacob D. Cox says that the degrading hunt for public place and public money extends all over the States. There is no backwoods hamlet

It has been the same all over the world. It does not matter what the form of government is called—whether a monarchy, an aristocracy, or a republic. It is not the form of government, but

5 the men who administer it. Selfishly used political power is a curse : intelligently and impartially used, it may be one of the greatest blessings to a community. If selfishness begins with the governing classes, woe to the country that is governed.

10 The evil spreads downwards; and includes all classes, even the poorest. The race of life be-

so obscure that its moral atmosphere has escaped the contagion. When one of the conflicting parties in the State has overcome the other, there is almost a sweep of the places of pay and power, down to the pettiest clerkship. The war-cry is "To the victors belong the spoils !" "We have to confess with shame," says Mr. Cox. "that its effect on our politics is the same as the cry of 'Beauty and booty' upon the army entering a captured city. We have become so familiarized with a disgraceful scramble to such an extent that we now wonder at our own apathy, and begin to realize

15 20 the fact that the public conscience has become partially seared." (p. 89). During Mr. Johnson's administration "a condition of things existed which rivalled the most corrupt era that can be found in the history of any nation." Sycophancy, adulation, bribery, and all the rest of the loathsome catalogue of political vices thicken as we descend, till we reach the "rough" doing the ballot-stuffing or the curbstone fighting for his party, and making his gains by stealing the money he has received from some candidate to "treat the independent voters, who may be bought with a dram of whisky" (p. 92)

comes one for mere pelf and self. Principle is abandoned. Honesty is a forgotten virtue. Faith dies out : and society becomes a scramble for place and money.

Yet there are men who have refused to be bought, in all times and ages. Even the poorest, inspired by duty, have refused to sell themselves for money. Among the North American Indians a wish for wealth is considered unworthy of a brave man—so that the chief is often the poorest of his tribe. The best benefactors of the race have been poor men, among the Israelites, among the Greeks, and among the Romans. Elisha was at the plough when called to be a prophet, and Cincinnatus was in his fields when called to lead the armies of Rome. Socrates and Epaminondas were amongst the poorest men in Greece. Such, too, were the Galilean fishermen, the inspired founders of our faith.

Aristides was called “The Just” from his unbending integrity. His sense of justice was spotless, and his self-denial unimpeachable. He fought at Marathon, at Salamis, and commanded at the battle of Plataea. Though he had borne the highest offices in the state, he died poor. Nothing could buy him ; nothing could induce him to swerve from his duty. It is said that the

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Athenians became more virtuous from contemplating his bright example. In the representation of one of the tragedies of *Æschylus*, a sentence was uttered in favour of moral goodness, on which
5 the eyes of the audience turned involuntarily from the actor to Aristides.

Phocion, the Athenian general, a man of great bravery and foresight, was surnamed "The Good." Alexander the Great, when overrunning
10 Greece, endeavoured to win him from his loyalty. He offered him riches, and the choice of four cities in Asia. The answer of Phocion bespoke the spotless character of the man. "If Alexander really esteeems me," he said, "let him leave me my
15 honesty."

Yet Demosthenes, the eloquent, could be bought. When Harpalus one of Alexander's chiefs, came to Athens, the orators had an eye upon his gold. Demosthenes was one of them.
20 What is eloquence without honesty? On his visit to Harpalus, the chief perceived that Demosthenes was much pleased with one of the king's beautifully engraved cups. He desired him to take it in his hand that he might feel its weight.
25 "How much might it bring?" asked Demosthenes. "It will bring you twenty talents," replied Harpalus. That night the cup was sent to Demos-

thenes, with twenty talents in it. The present was not refused. The circumstances led to the disgrace of the orator, and he soon after poisoned himself.

Cicero, on the other hand, refused all presents from friends, as well as from the enemies of his country. Sometime after his assassination, Cæsar Augustus found his grandson with a book of Cicero's in his hands. The boy endeavoured to hide it, but Cæsar took it from him. After having run over it, he returned it to the boy, saying, "My dear child, this was an eloquent man, and a lover of his country."

Bias, when asked why he did not, like others of his countrymen, load himself with part of his property when all were obliged to fly, said, "Your wonder is without reason ; I am carrying all my treasures with me,"

When Diocletian had quitted the imperial purple for some time, Maximilian invited him to reassume the reins of government. Diocletian replied, "If I could show you the cabbages that I have planted with my own hands at Salona, and the fine melons that I have been ripening, and the delightful plantations I have made about my villa, I should no longer be urged to relinquish the enjoyment of happiness for the pursuit of power."

What he had worked for was his own, the

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fruit of his own labour and pains. He had imbibed the spirit of industry, which gives perseverance to the worker, enterprise to the warrior, and firmness to the statesman. Labour shuts up
5 the first avenues to dishonesty ; it opens a broader field for the display of every talent, and inspires with a new vigour the performance of every social and religious duty. Hence the Romans desired to call Diocletian back to his
10 political duties.

Contentment is also better than luxury or power ; indeed it is natural wealth. Mary, sister of Elizabeth, often wished that she had been born a milkmaid instead of a queen. She would have
15 been saved the torture of unrequited love, and the degradation of power through the hands of her ministers. Many martyrs would have been saved from burning.

Brave and honest men do not work for gold.
20 They work for love, for honour, for character. When Socrates suffered death rather than abandon his views of right morality—when Las Casas endeavoured to mitigate the tortures of the poor Indians—they had no thought of money or country.
25 They worked for the elevation of all that thought, and for the relief of all that suffered.

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Goldsmith also was a man who would not be bought. He had known the depths of poverty. He had wandered over Europe, playing his way with his flute. He had slept in barns and under the open sky. He tried acting, ushering, doctoring. He starved amidst them all. Then he tried authorship, and became a gentleman. But he never quite escaped from the clutches of poverty. He described himself as "in a garret writing for bread, and expecting to be dunned for a milk score." One day Johnson received a message from Goldsmith, stating that he was in great distress. The Doctor went to see him, and found that his landlady had arrested him for his rent. The only thing he had to dispose of was a packet of manuscript. Johnson took it up, and found it to be the 'Vicar of Wakefield.' Having ascertained its merit, Johnson took it to a bookseller and sold it for sixty pounds.*

Poor though he was then, and poor though he

* Goethe records what a blessing this book had been to him. When at the age of eighty-one, standing on the brink of the grave, he told a friend that in the decisive moment of mental development, the 'Vicar of Wakefield' had formed his education, and that he had recently read, with unabated delight, the charming book again from beginning to end, not a little affected by the lively recollection of how much he had been indebted to the author seventy years before.—*Foster.

was at the end of his life—for he died in debt—Goldsmith could not be bought. He refused to do dirty political work. About £50,000 annually was then expended by Sir Robert Walpole in
5 secret service money. Daily scribblers were suborned to write up the acts of the administration, and to write down those of their opponents. The country was deluged and disgraced by scurrilous libels. It was resolved to hire Gold-
10 smith to take part in the fray. Dr. Scott, chaplain to Lord Sandwich, was deputed to negotiate with him. "I found him," says Dr. Scott, "in a miserable suite of chambers in the Temple. I told him my authority. I told how I was em-
15 powered to pay for his exertions ; and, would you believe it ?—he was so absurd as to say, 'I can earn as much as will supply my wants without writing for any party ; the assistance you offer is therefore unnecessary to me ;' and so I left him
20 in his garret !"

Thus did poor and noble Goldsmith spurn the wages of unrighteousness ! He preferred using his pen to write the famous tale of 'Goody Two Shoes' for the amusement of children, rather than become
25 the hack pamphleteer of political prostitutes.

Pulteney the leader of the Opposition in the House of Commons, having in one of his speeches

made a Latin quotation, was corrected by Sir Robert Walpole, who offered a wager of a guinea on the inaccuracy of the lines. The bet was accepted, the classic was referred to, and Pulteney was found to be right. The minister threw a guinea across the table, and Pulteney, on taking it up, called the House to witness that this was the first guinea of the public money he had ever put into his pocket ! The very coin thus lost and won is preserved in the British Museum, as "The Pulteney Guinea." 5 10

When Pitt, Earl of Chatham, was appointed Paymaster to the Forces, he refused to take one farthing beyond the salary which the law had annexed to his office. In times of peace, the pay-master was allowed to keep a large sum to his credit, amounting perhaps to several hundred thousand pounds ; and he might appropriate the interest upon this sum to his own use. But Chatham refused all this advantage. He also declined the Vails or bribes offered to him by foreign princes in the pay of England, and which amounted to a large sum annually. His character was as honourable and disinterested as were his pecuniary transactions. 15 20 25

William Pitt, the great Commoner, was equally true. He considered money as dirt be-

neath his feet, compared with the public interest and public esteem. His hands were clean. While the contest between himself and the Opposition under Fox was raging, the Clerkship of the Rolls fell vacant. It was a sinecure place for life, with three thousand a year. Everybody knew that Pitt was poor, and it was thought that he would appoint himself. Nobody would have blamed him. It was usual to do so at that time. But he gave the appointment to Colonel Barre, a poor blind friend ; and thus saved the pension which a previous administration had conferred upon him.

Everybody comprehended Pitt's disinterestedness. He was libelled, maligned and abused. Though millions were passing through his hands, his bitterest enemies did not dare to accuse him of touching unlawful gain. When the richest people in the land were soliciting him for dukedoms, marquisates, and garters, he himself spurned them out of his way. He had almost a supreme contempt for money, and the consideration that money gives. Pitt was the magnanimous man so finely described by Aristotle in the 'Ethics,' who thought himself worthy of great things, being in truth worthy. Nothing did mote to raise his character than his noble poverty.

Sir Arthur Wellesley (afterwards Duke of Wellington) was offered a large sum of money by the prime minister of the Court of Hyderabad, for the purpose of ascertaining what advantages had been reserved for his prince after the battle of Assaye. Sir Arthur looked at him quietly for a few seconds, and said. "It appears then, that you are capable of keeping a secret?" "Yes, certainly," "Then so am I," said the English General, He refused the offer, and bowed the minister out. The Rajah of Kittoor afterwards offered him through his minister, a bribe of 10,000 pagodas for certain advantages. The bribe was indignantly refused, and the General said, "Inform the Rajah that I and all the British officers consider such offers as insults, by whomsoever they are made."

His noble relative, the Marquis of Wellesley, in like manner, refused a present of £100,000 offered to him by the directors of the East India Company. Nothing could prevail upon him to accept it. "It is not necessary," he said, "for me to allude to the independence of my character, and the proper dignity attaching to my office... I think of nothing but our army. I should be much distressed to curtail the share of those brave soldiers." Sir Charles Napier exhibited the same

self-denial while in India. "Certainly," he said, "I could have got £30,000 since my coming to Scinde, but my hands do not want washing yet. Our dear father's sword is unstained."

5 Sir James Outram was generous and unselfish to a degree. While a junior captain in India he was offered the command of the troops about to be assembled against the insurgents of Mahi Kanta. He declined the honour in favour of a
10 friend very much his senior. He felt it his duty to point out that the appointment of so junior an officer might give umbrage in quarters where unanimity was necessary. The senior officer on the spot was almost the senior captain in the army.
15 He said, "The qualifications of the officer are far superior to mine. I willingly stake my humble reputation on his conduct. Associated with him, as I presume I shall be, in the duty, while his will be the honour of success, mine will be the blame
20 of defeat, in measures of which I am the proposer." But the commander-in-chief could not accept his suggestion. The offer was renewed and at last accepted.

25 When the Scinde prize-money was distributed amongst the officers and soldiers, Outram refused, to accept for his own purposes the £3,000 to which he was entitled as a major. He refused

he said, to accept a rupee of the booty resulting from the policy which he opposed. He distributed the whole amount in charitable objects. Among the other recipients were Dr. Duff's Indian Missionary Schools. He gave £800 to the Hill School Asylum at Kussowlee. Lady Lawrence afterwards wrote to him, "Your benefaction is not the less acceptable, because it comes in the form of allegiance to what we believe to be a righteous cause."

Advantage to himself was what Sir James Outram never thought of, and money was literally nothing to him, except when he could make it helpful to others. There never was a man more entirely simple and free from all self-consciousness. The more his life is studied in its details, the more it will be found how habitually he made a practice of esteeming others better than himself, of looking less at his own things and more at the things of others. His compassion, indeed, was boundless. It was this compassion, this faculty of seeing with other men's eyes, of thinking with other men's hearts—a faculty, the absence of which in our chief rulers brought us to our sorest straits in India—which made Outram so strenuous an opponent of injustice in all its form.*

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* See 'Life of Outram,' by Sir F. J. Goldsmids.

It is related of the great Lord Lawrence, that during the conduct of some important case for a young Indian Rajah, the prince endeavoured to place in his hands, under the table, a bag of rupees.

5 "Young man," said Lawrence, "you have offered to an Englishman the greatest insult which he could possibly receive. This time, in consideration of your youth, I excuse it. Let me warn you by this experience, never again to commit 10 so gross an offence against an English gentleman."

It is by the valour and honesty of such men that the Empire of India has been maintained. They have toiled at their duty, often at the risk 15 of their lives. At the time of the Indian Mutiny, many men, until then comparatively unknown, came rapidly to the front—such men as Havelock, Neil, Nicholson, Outram, Clyde, Inglis, Edwardes and Lawrence. The very name of Lawrence represented power in the North-West Provinces. The standard of duty of both brothers was of the highest. The first, John—Iron John, as he was called—and the second, Henry, inspired a loving 20 and attached spirit to those who were about them. 25 It was declared of the former that his character alone was worth an army. Colonel Edwardes said of both brothers—"They sketched a faith,

and begot a school, which are both living things at this day."

At the time at which the Indian Mutiny broke out, Sir John was Chief Commissioner of the Punjab. The country which he governed had just been conquered by the English. He governed his new province well and wisely. He trusted the people about him, and made them his friends. And then he did what is perhaps unexampled in history. He sent away the whole of the Punjab native troops, to assist the English army at Delhi, leaving himself without any force to protect him. The result proved that he was right. The Sikhs and Punjaubees proved faithful. Delhi was taken and India was saved. All this depended on the personal character of John Lawrence. The words which his brother, Sir Henry, desired to be put upon his tomb, modestly describe his life and character—"Here lies Henry Lawrence, who tried to do his Duty!"

Men of science have displayed the same self-sacrifice. When Sir Humphry Davy, after great labour, invented his safety lamp for the purpose of mitigating the danger to colliers working in inflammable gas, he would not take out a patent for it, but made it over to the public. A friend said to him, "You might as well have secured

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this invention by a patent, and received your five or ten thousand a year for it." "No, my good friend," said Davy ; "I never thought of such a thing : my sole object was to serve the cause of
5 humanity. I have enough for all my views and purposes. More wealth might distract my attention from my favourite pursuits. More wealth could not increase either my fame or my happiness. It might undoubtedly enable me to put
10 four horses to my carriage ; but what would it avail me to have it said that Sir Humphry drives his carriage and four ?"

It was the same with his follower Faraday. He worked for science alone. He was as imaginative as he was scientific. Every new fact won by his intelligence resolved itself into a centre of greater mysteries. He was no materialist. His philosophy was at once a protest against scientific dogmatism and religious sectarianism. He was humble in his knowledge, and worked in the spirit of a child—wondering at the revelations of truth which dawned upon him. "That ozone, that oxygen," he said, "which makes up more than half the weight of the world,
15 20 25 what a wonderful thing it is ; and yet I think we are only at the beginning of a knowledge of its wonders."

Faraday was satisfied to be a comparatively poor man. He did not work for money. Had he done so he would have made a large fortune. He patented nothing, but made all his discoveries over to the public. He nobly resisted temptation of money-making—though in his case it was no temptation—but preferred to follow the path of pure science. He was emphatically a finder-out of facts ; and often they startled him. “These things,” he said, “are unaccountable at present ; they show us that, with all our knowledge, we know little as yet of that which may afterwards become known.” The words remind us of one of the last sayings of Isaac Newton.

CHAPTER V.

THRIFT.

INDUSTRY.

“ Not what I have, but what I do, is my kingdom.”—*Carlyle*.

“ Productive industry is ‘the only capital which enriches a people, and spreads national prosperity and well-being. In all labour there is profit, says Solomon. What is the science of Political Economy, but a dull sermon on this text?’”—*Samuel Laing*.

“ God provides the good things of the world to serve the needs of nature, by the labours of the ploughman, the skill and pains of the artisan, and the dangers and traffic of the merchant.....The idle person is like one that is dead, unconcerned in the changes and necessities of the world ; and he only lives to spend his time, and eat the fruits of the earth ; like a vermin or a wolf, when their time comes they die and perish, and in the meantime do no good.”—*Jeremy Taylor*.

“ For the structure that we raise,
Time is with materials filled :
Our to-days and yesterdays
Are the blocks with which we build.”—*Longfellow*.

THRIFT began with civilization. It began when men found it necessary to provide for to-morrow, as well as for to-day. It began long before money was invented.

Thrift means private economy. It includes domestic economy, as well as the order and management of a family.

While it is the object of Private Economy to create and promote the well-being of individuals, it is the object of Political Economy to create and increase the wealth of nations.

Private and public wealth have the same origin. Wealth is obtained by labour; it is preserved by savings and accumulation; and it is increased by diligence and perseverance.

It is the savings of individuals which compose the wealth—in other words, the well-being—of every nation. On the other hand, it is the wastefulness of individuals which occasions the impoverishment of states. So that every thrifty person may be regarded as a public benefactor, and every thriftless person as a public enemy.

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Economy is not a natural instinct, but the growth of experience, example, and forethought. It is also the result of education and intelligence. It is only when men become wise and thoughtful that they become frugal. Hence the best means of making men and women provident is to make them wise.

Prodigality is much more natural to man than

thrift. The savage is the greatest of spendthrifts, for he has no forethought, no to-morrow. The prehistoric man saved nothing. He lived in caves, or in hollows of the ground covered with branches.

5 He subsisted on shell-fish which he picked up on the seashore, or upon hips and haws which he gathered in the woods. He killed animals with stones. He lay in wait for them, or ran them down on foot. Then he learnt to use stones as

10 tools ; making stone arrow-heads and spear-points, thereby utilizing his labour, and killing birds and animals more quickly.

The original savage knew nothing of agriculture. It was only in comparatively recent times
15 that men gathered seeds for food, and saved a portion of them for next year's crop. When minerals were discovered, and fire was applied to them, and the minerals were smelted into metal, man made an immense stride. He could then
20 fabricate hard tools, chisel stone, build houses, and proceed by unwearing industry to devise the manifold means and agencies of civilization.

25 The dweller by the ocean burnt a hollow in a felled tree, launched it, went to sea in it, and fished for food. The hollowed tree became a boat, held together with iron nails. The boat became a galley, a ship, a paddle-boat, a screw steamer,

and the world was opened up for colonization and civilization.

Man would have continued uncivilized, but for the results of the useful labours of those who preceded him. The soil was reclaimed by his predecessors, and made to grow food for human uses. They invented tools and fabrics, and we reap the useful results. They discovered art and science, and we succeed to the useful effects of their labours.

All nature teaches that no good thing which has once been done passes utterly away. The living are ever reminded of the buried millions who have worked and won before them. The handicraft and skill displayed in the buildings and sculptures of the long-lost cities of Nineveh, Babylon, and Troy, have descended to the present time. In nature's economy, no human labour is altogether lost. Some remnant of useful effect continues to reward the race, if not the individual.

The mere material wealth bequeathed to us by our forefathers forms but an insignificant item in the sum of our inheritance. Our birthright is made up of something far more imperishable. It consists of the sum of the useful effects of human skill and labour. These effects were not

transmitted by learning, but by teaching and example. One generation taught another, and thus art and handicraft, the knowledge of mechanical appliances and materials, continued to be
5 preserved. The labours and efforts of former generations were thus transmitted by father to son ; and they continue to form the natural heritage of the human race—one of the most important instruments of civilization.

10 Our birthright, therefore, consists in the useful effects of the labours of our forefathers ; but we cannot enjoy them unless we ourselves take part in the work. All must labour, either with hand or head. Without work, life is worthless ; it
15 becomes a mere state of moral coma. We do not mean merely physical work. There is a great deal of higher work—the work of action and endurance, of trial and patience, of enterprise and philanthropy, of spreading truth and civilization.
20 of diminishing suffering and relieving the poor, of helping the weak, and enabling them to help themselves.

“A noble heart,” says Barrow, “will disdain to subsist, like a drone, upon other’s labours ; like a
25 vermin to filch its food out of the public granary ; or, like a shark to prey upon the lesser fry ; but it will rather outdo his private obligations to other

men's care and toil, by considerable service and beneficence to the public ; for there is no calling of any sort, from the sceptre to the spade, the management whereof, with any good success, any credit, any satisfaction, doth not demand much work of the head, or of the hands, or of both." 5

Labour is not only a necessity, but it is also a pleasure. What would otherwise be a curse, by the constitution of our physical system becomes a blessing. Our life is a conflict with nature in some respects, but it is also a co-operation with nature in others. The sun, the air, and the earth are constantly abstracting from us our vital forces. Hence we eat and drink for nourishment, and clothe ourselves for warmth. 10 15

Nature works with us. She provides the earth which we furrow ; She grows and ripens the seeds that we sow and gather. She furnishes, with the help of human labour, the wool that we spin and the food that we eat. And it ought never to be forgotten that however rich or poor we may be, all that we eat, all that we are clothed with, all that shelters us, from the palace to the cottage, is the result of labour. 20

Men co-operate with each other for the mutual sustenance of all. The husbandman tills the ground and provides food ; the manufacturer 25

weaves tissues, which the tailor and seamstress make into clothes ; the mason and the bricklayer build the houses in which we enjoy household life. Numbers of workmen thus contribute and
5 help to create the general result.

Labour and skill applied to the vulgarest things invest them at once with precious value. Labour is indeed the life of humanity ; take it away, banish it, and the race of Adam were at
10 once stricken with death. "He that will not work," said St. Paul, "neither shall he eat" ; and the apostle glorified himself in that he had laboured with his own hands and had not been chargeable to any man.

15 There is a well-known story of an old farmer calling his three idle sons around him when on his death-bed, to impart to them an important secret. "My sons," said he, "a great treasure lies hid in the estate which I am about to leave to you." The
20 old man gasped. "Where is it hid ?" exclaimed the sons in a breath. "I am about to tell you," said the old man ; "you will have to dig for it—" but his breath failed him before he could impart the weighty secret ; and he died. Forthwith the
25 sons set to work with spade and mattock upon the long-neglected fields, and they turned up every sod and clod upon the estate. They discovered

no treasure, but they learnt to work ; and when the fields were sown, and the harvests came, lo ! the yield was prodigious, in consequence of the thorough tillage which they had undergone. Then it was that they discovered the treasure concealed in the estate, of which their wise old father had advised them. 5

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By the working man, we do not mean merely the man who labours with his muscles and sinews. A horse can do this. But *he* is pre-eminently the working man who works with his brain also, and whose whole physical system is under the influence of his higher faculties. The man who paints a picture, who writes a book, makes a law, who creates a poem, is a working man of the highest order—not so necessary to the physical sustenance of the community as the ploughman or the shepherd, but not less important as providing for society its highest intellectual nourishment. 15 20

Having said so much of the importance and the necessity of industry, let us see what uses are made of the advantages derivable from it. It is clear that man would have continued uncivilized but for the accumulations of savings made by his forefathers—the savings of skill, of art, of invention, and of intellectual culture. 25

It is the savings of the world that have made the civilization of the world. Savings are the result of labour ; and it is only when labourers begin to save that the results of civilization accumulate. We have said that thrift began with civilization ; we might almost have said that thrift produced civilization. Thrift produces capital ; and capital is the conserved result of labour. The capitalist is merely a man who does not spend all that is earned by work.

But thrift is not a natural instinct. It is an acquired principle of conduct. It involves self-denial—the denial of present enjoyment for future good—the subordination of animal appetite to reason, forethought, and prudence. It works for to-day, but also provides for to-morrow. It invests the capital it has saved, and makes provision for the future.

“Man’s right of seeing the future,” says Mr. Edward Denison, “which is conferred on him by reason, has attached to it the duty of providing for that future ; and our language bears witness to this truth by using, as expressive of active precaution against future want, a word which in its radical meaning implies only a passive foreknowledge of the same. Whenever we speak of the *virtue of providence*, we assume that fore-warned is fore-

armed. To know the future is no virtue, but it is the greatest of virtues to prepare for it."*

But a large proportion of men do not provide for the future. They do not remember the past. They think only of the present. They preserve nothing. They spend all that they earn. They do not provide for themselves : they do not provide for their families. They may make high wages, but eat and drink the whole of what they earn. Such people are constantly poor, and hanging on the verge of destitution. 5

It is the same with nations. The nations which consume all that they produce, without leaving a store for future production have no capital. Like thriftless individuals, they live from hand to mouth, and are always poor and miserable. Nations that have no capital, have no commerce. They have no accumulations to dispose of : hence they have no ships, no sailors, no docks, no harbours, no canals, and no railways. Thrifty industry lies at the root of the civilization of the world. 15 20

Look at Spain. There, the richest soil is the least productive. Along the banks of the Guadaluquer, where once twelve thousand villages existed, there are now not eight hundred ; and they are full of beggars. A Spanish proverb says, 25

* 'Letters of the late Edward Denison,' p. 240.

"El cielo y suelo es bueno, el entresuelo malo"—

The sky is good, the earth is good ; that only is bad which lies between the sky and the earth.

Continuous effort, or patient labour, is for the

5 Spaniard an insupportable thing. Half through indolence, half through pride, he cannot bend to work. A Spaniard will blush to work ; he will not blush to beg !*

It is in this way that society mainly consists
10 of two classes—the savers and the wasters, the provident and the improvident, the thrifty and the thriftless, the Haves and the Have-nots.

Then men who economize by means of labour become the owners of capital which sets other
15 labour in motion. Capital accumulates in their hands, and they employ other labourers to work for them. Thus trade and commerce begin.

The thrifty build houses, warehouses, and mills. They fit manufactories with tools and machines.
20 They build ships, and send them to various parts of the world. They put their capital together, and build railroads, harbours, and docks. They open up mines of coal, iron, and copper ; and erect pumping engines to keep them clear of water.
25 They employ labourers to work the mines, and thus give rise to an immense amount of employment.

* Eugene Poitou : 'Spain and its People,' pp. 184-188.

All this is the result of thrift. It is the result of economizing money, and employing it for beneficial purposes. The thriftless man has no share in the progress of the world. He spends all that he gets, and can give no help to anybody. No matter how much money he makes, his position is not in any respect raised. He husbands none of his resources. He is always calling for help. He is, in fact, the born thrall and slave of the thrifty.

CHAPTER VI.

HABITS OF THRIFT.

The great matter is to learn to rule oneself.—*Goethe*.

"Most men work for the present, a few for the future. The wise work for both—for the future in the present, and for the present in the future."—*Guesses at Truth*.

The secret of all success is to know how to deny yourself...If you once learn to get the whip-hand of yourself, that is the best educator. Prove to me that you can control yourself, and I'll say you're an educated man ; and without this, all other education is good for next to nothing."—*Mrs. Oliphant*.

"All the world cries, 'Where is the man who will save us.' We want a man !" Don't look so far for this man. You have him at hand. This man—it is you, it is I, it is each one of us !.....How to constitute oneself a man ? Nothing harder, if one knows not how to will it ; nothing easier if one wills it."—*Alexandre Dumas*.

COMPETENCE and comfort lie within the reach of most people, were they to take the adequate means to secure and enjoy them. Men

who are paid good wages might also become capitalists, and take their fair share in the improvement and well-being of the world. But it is only by the exercise of labour, energy, honesty, 5 and thrift, that they can advance their own position or that of their class.

Society at present suffers far more from waste of money than from want of money. It is easier to make money than to know how to spend it. It 10 is not what a man gets that constitutes his wealth but his manner of spending and economizing. And when a man obtains by his labour more than enough for his personal and family wants, and can lay by a little store of savings besides, he 15 unquestionably possesses the elements of social well-being. The savings may amount to little, but they may be sufficient to make him independent.

There is no reason why the highly paid work-
20 man of to-day may not save a store of capital. It is merely a matter of self-denial and private economy. Indeed, the principal industrial leaders of to-day consist, for the most part, of men who have sprung directly from the ranks. It is the
25 accumulation of experience and skill that makes the difference between the workman and the no workman; and it depends upon the workman

himself whether he will save his capital or waste it. If he save it, he will always find that he has sufficient opportunities for employing it profitably and usefully.

"When I was down in Lancashire the other day," said Mr. Cobden to his fellow-townsmen at Midhurst, "I visited a mill, in company with some other gentlemen, and that mill belonged to a person whose real name I will not mention, but whom for the present purpose I will call Mr. Smith. There could not have been less than three or four thousand persons engaged in this mill when it was at work, and there were seven hundred power-looms under one roof. As we were coming away, one of the friends who accompanied me patted the owner of the mill on the shoulder, and with that frank and manly familiarity which rather distinguished the Lancashire race, he said, 'Mr. Smith was a working man himself twenty-five years ago, and he owes all this entirely to his own industry and frugality.' To which Mr. Smith immediately replied, in the same frank and good-humoured manner, 'Nay, I do not owe it all to myself; I married a wife with a fortune; for she was earning 9s. 6d. a week as a weaver at the power-loom, when she married me.'

Thrift of Time is equal to thrift of money. Franklin said, "Time is gold." If one wishes to earn money, it may be done by the proper use of time. But time may also be spent in doing many

5 good and noble actions. It may be spent in learning, in study, in art, in science, in literature. Time can be economized by system. System is an arrangement to secure certain ends, so that no time may be lost in accomplishing them. Every

10 business man must be systematic and orderly. So must every housewife. There must be a place for everything and everything in its place. There must also be a time for everything, and everything must be done in time.

15 It is not necessary to show that economy is useful. Nobody denies that thrift may be practised. We see numerous examples of it. What many men have already done, all other men *may* do. Nor is thrift a painful virtue. On the contrary,

20 it enables us to avoid much contempt and many indignities. It requires us to deny ourselves, but not to abstain from any proper enjoyment. It provides many honest pleasures, of which thriftlessness and extravagance deprive us.

25 Let no man say that he cannot economize. There are few persons who could not contrive to save a few shillings weekly. In twenty years,

three shillings saved weekly would amount to two hundred and forty pounds ; and in ten years more, by addition of interest, to four hundred and twenty pounds. Some may say that they cannot save nearly so much. Well ! begin with two shillings, one shilling, or even sixpence. Begin somewhere ; but, at all events, make a beginning. Sixpence a week, deposited in the savings bank, will amount to forty pounds in twenty years, and seventy pounds in thirty years. It is the *habit* of economizing and denying oneself that need to be formed. 5 10

Thrift does not require superior courage, nor superior intellect, nor any superhuman virtue. It merely requires common sense, and the power 15 of resisting selfish enjoyments. In fact, thrift is merely common sense in every-day working action. It needs no fervent resolution, but only a little patient self-denial. BEGIN is its device ! The more the habit of thrift is practised, the easier it becomes ; and the sooner it compensates the self-denier for the sacrifices which it has imposed. 20

The question may be asked—Is it possible for a man working for small wages to save any 25 thing, and lay it by in a savings bank when he requires every penny for the maintenance of his

family ? But the fact remains, that it *is* done by many industrious and sober men ; that they do deny themselves, and put their spare earnings into savings banks, and the other receptacles 5 provided for poor men's savings. And if some can do this, all may do it under similar circumstances—without depriving themselves of any genuine pleasure, or any real enjoyment.

How intensely selfish is it for a person in the 10 receipt of good pay to spend everything upon himself—or, if he has a family, to spend his whole earnings from week to week, and lay nothing by. When we hear that a man who has been in the receipt of a good salary, has died and left nothing 15 behind him—that he has left his wife and family destitute—left them to chance—to live or perish anywhere,—we cannot but regard it as the most selfish thriftlessness. And yet, comparatively little is thought of such cases. Perhaps the hat goes 20 round. Subscription may produce something—perhaps nothing ; and the ruined remnants of the unhappy family sink into poverty and destitution.

Yet the merest prudence would, to a great extent, have obviated this result. The curtailment 25 of any sensual and selfish enjoyment—of a glass of beer or a screw of tobacco—would enable a man, in the course of years, to save at least something

for others, instead of wasting it on himself. It is, in fact, the absolute duty of the poorest man to provide, in however slight a degree, for the support of himself and his family in the season of sickness and helplessness which often comes upon men when they least expect such a visitation.

Comparatively few people, can be rich ; but most have it in their power to acquire, by industry and economy, sufficient to meet their personal wants. They may even become the possessors of savings sufficient to secure them against penury and poverty in their old age. It is not, however, the want of opportunity, but the want of will, that stands in the way of economy. Men may labour unceasingly with hand or head ; but they cannot abstain from spending too freely, and living too highly.

The majority prefer the enjoyment of pleasure to the practice of self-denial. With the mass of men, the animal is paramount. They often spend all that they earn. But it is not merely the working people who are spendthrifts. We hear of men who for years have been earning and spending hundreds a year, who suddenly die—leaving their children penniless. Everybody knows of such cases. At their death, the every furniture of the house they have lived in belongs to others. It is

sold to pay their funeral expenses and the debts which they have incurred during their thriftless lifetime.

No class ever accomplished anything that lived
5 from hand to mouth. People who spend all that they earn are ever hanging on the brink of destitution. They must necessarily be weak and impotent—the slaves of time and circumstance. They keep themselves poor. They lose self-respect, as well as the respect of others. It is impossible that they can be free and independent. To be thriftless is enough to deprive one of all manly spirit and virtue.

15 But a man with something saved, no matter how little, is in a different position. The little capital he has stored up is always a source of power. He is no longer the sport of time and fate. He can boldly look the world in the face. He is, in a manner, his own master. He can dictate his own terms. He can neither be bought nor sold. He can look forward with cheerfulness to an old age of comfort and happiness.

20 As men become wise and thoughtful, they generally become provident and frugal. A thoughtless man, like a savage, spends as he gets, thinking nothing of to-morrow, of the time of adversity, or of the claims of those whom he has

made dependent ^{on} him. But a wise man thinks of the future ; he prepares in good time for the evil day that may come upon him and his family ; and he provides carefully for those who are near and dear to him.

What a serious responsibility does the man incur who marries ! Not many seriously think of this responsibility. Perhaps this is wisely ordered. For much serious thinking might end in the avoidance of married life and its responsibilities. But, once married, a man ought forthwith to determine that, so far as his own efforts are concerned, want shall never enter his household ; and that his children shall not, in the event of his being removed from the scene of life and labour, be left a burthen upon society.

Economy with this object is an important duty. Without economy, no man can be just—no man can be honest. Improvidence is cruelty to women and children ; though the cruelty is born of ignorance. A father spends his surplus means in drink, providing little, and saving nothing ; and then he dies, leaving his destitute family his lifelong victims. Can any form of cruelty surpass this ? Yet this reckless course is pursued to a large extent among every class. The middle and upper classes are equally guilty with the lower class.

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They live beyond their means. They live extravagantly. They are ambitious of glare and glitter—frivolity and pleasure. They struggle to be rich, that they may have the means of spending—of
5 drinking rich wines, and giving good dinners.

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Many persons are diligent enough in making money, but do not know how to economize it—or how to spend it. They have sufficient skill and
10 industry to do the one, but they want the necessary wisdom to do the other. The temporary passion for enjoyment seizes us, and we give way to it without regard to consequences. And yet it may be merely the result of forgetfulness, and
15 might be easily controlled by firmness of will, and by energetic resolution to avoid the occasional causes of expenditure for the future.

The habit of saving arises, for the most part, in the desire to ameliorate our social condition, as
20 well as to ameliorate the condition of those who are dependent upon us. It dispenses with everything which is not essential, and avoids all methods of living that are wasteful and extravagant. A purchase made at the lowest price will be dear, if
25 it be a superfluity. Little expenses lead to great. Buying things that are not wanted soon accustoms us to prodigality in other respects.

Cicero said; "Not to have a mania for buying, is to possess a revenue." Many are carried away by the habit of bargain-buying. "Here is something wonderfully cheap ; let us buy it." "Have you any use for it ?" "No, not present ; but it is sure to come in useful, some time." Fashion runs in this habit of buying. Some buy old china—as much as will furnish a china-shop. Others buy old pictures—old furniture—old wines—all great bargains ! There would be little harm in buying these old things, if they were not so often bought at the expense of the connoisseur's creditors. Horace Walpole once said, "I hope that there will not be another sale, for I have not an inch of room or a farthing left."

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Men must prepare in youth and in middle age the means of enjoying old age pleasantly and happily. There can be nothing more distressing than to see an old man, who has spent the greater part of his life in well-paid-for labour, reduced to the necessity of begging for bread, and relying entirely on the commiseration of his neighbours or upon the bounty of strangers. Such a consideration as this should inspire men in early life with a determination to work and to save, for the benefit of themselves and their families in later years.

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It is, in fact, in youth that economy should be practised, and in old age that men should dispense literally, provided they do not exceed their income. The young man has a long future before him, 5 during which he may exercise the principles of economy ; whilst the other is reaching the end of his career, and can carry nothing out of the world with him.

This, however, is not the usual practice. The 10 young man now spends, or desires to spend, quite as liberally, and often much more liberally, than his father, who is about to end his career. He begins life where his father left off. He spends more than his father did at his age, and soon finds 15 himself up to his ears in debt. To satisfy his incessant wants, he resorts to unscrupulous means and to illicit gains. He tries to make money rapidly ; he speculates, over-trades, and is speedily wound up. Thus he obtains experience ; but it 20 is the result, not of well-doing but of ill-doing.

Socrates recommends fathers of families to observe the practice of their thrifty neighbours —of those who spend their means to the best advantage—and to profit by their example. 25 Thrift is essentially practical, and can best be taught by facts. Two men earn, say, five shillings a day. They are in precisely the same

condition as respects family living and expenditure. Yet the one says he cannot save, and does not ; while the other says he can save, and regularly deposits part of his savings in a savings bank, and eventually becomes a capitalist.

Samuel Johnson fully knew the straits of poverty. He once signed his name *Impransus*, or *Dinnerless*. He had walked the streets with Savage, not knowing where to lay his head at night. Johnson never forgot the poverty through which he passed in his early life, and he was always counselling his friends and readers to avoid it. Like Cicero, he averred that the best source of wealth or well-being was economy. He called it the daughter of Prudence, the sister of Temperance, and the mother of Liberty.

"Poverty," he said, "takes away so many means of doing good, and produces so much inability to resist evil, both natural and moral, that it is by all virtuous means to be avoided. Resolve, then, not to be poor ; whatever you have, spend less. Frugality is not only the basis of quiet, but of beneficence. No man can help others who wants help himself ; we must have enough before we have to spare."

' And again he said, "Poverty is a great enemy to human happiness. It certainly destroys liberty

and it makes some virtues impracticable, and others extremely difficult. . . All to whom want is terrible, upon whatever principle, ought to think themselves obliged to learn the sage maxims of our
 5 parsimonious ancestors, and attain the salutary arts of contracting expense ; for without economy none can be rich, and with it few can be poor."

When economy is looked upon as a thing that *must* be practised, it will never be felt as a
 10 burden ; and those who have not before observed it, will be astonished to find what a few pence or shilling laid aside weekly will do towards securing moral elevation, mental culture, and personal independence.

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The uncertainty of life is a strong inducement to provide against the evil day. To do this is a moral and social, as well as a religious duty. "He that provideth not for his own, and especially for
 20 those of his own household, hath denied the faith, and is worse than an infidel."

The uncertainty of life is proverbially true. The strongest and healthiest man may be stricken down in a moment, by accident or disease. If we
 25 take human life in the mass, we cannot fail to recognize the uncertainty of life as much as we do the certainty of death.

There is a striking passage in Addison's "Vision of Mirza," in which life is pictured as a passage over a bridge of about a hundred arches. A black cloud hangs over each end of the bridge. At the entrance to it there are hidden pitfalls very thickly set, through which throngs disappear, so soon as they have placed their feet upon the bridge. They grow thinner towards the centre : they gradually disappear ; until at length only a few persons reach the farther side, and these also having dropped through the pitfalls, the bridge at its farther extremity becomes entirely clear. The description of Addison corresponds with the results of the observations made as to the duration of human life.

Thus, of a hundred thousand persons born in this country, it has been ascertained that a fourth of them die before they have reached their fifth year, and one-half before they have reached their fiftieth year. One thousand and one hundred will reach their ninetieth year. Sixteen will live to a hundred. And only two persons out of the hundred thousand—like the last barks of an innumerable convoy, will reach the advanced and helpless age of a hundred and five years.

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There would seem to be no such thing as

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chance in the world. Man lives and dies in conformity to a law. A sparrow falls to the ground in obedience to a law. Nay, there are matters in the ordinary transactions of life, such as one might suppose were the mere result of chance, which are 5 ascertained to be of remarkable accuracy when taken in the mass. For instance, the number of letters put in the post office without an address ; the number of letters wrongly directed ; the number containing money ; the number unstamped, 10 continue nearly the same, in relation to the number of letters posted, from one year to another.

Now it is the business of man to understand the laws of health, and to provide against their consequences—as, for instance, in the matter of 15 sickness, accident, and premature death. We cannot escape the consequences of transgression of the natural laws, though we may have meant well. We must have done well. The Creator does not alter His laws to accommodate them to 20 our ignorance. He has furnished us with intelligence, so that we may understand them and act upon them ; otherwise we must suffer the consequences in inevitable pain and sorrow.

We often hear the cry raised, “Will nobody 25 help us ?” It is a spiritless, hopeless cry. It is sometimes a cry of revolting meanness, especially

when it issues from those who, with a little self-denial, sobriety, and thrift, might easily help themselves.

Many people have yet to learn, that virtue, knowledge, freedom, and prosperity must spring from themselves. Legislation can do very little for them : it cannot make them sober, intelligent, and well-doing. The prime miseries of most men have their origin in causes far removed from Acts of Parliament.

The spendthrift laughs at legislation. The drunkard defies it, and arrogates the right of dispensing with forethought and self-denial—throwing upon others the blame of his ultimate wretchedness. The mob orators, who gather “the millions” about them, are very wide of the mark, when, instead of seeking to train their crowd of hearers to habits of frugality, temperance, and self-culture, they encourage them to keep up the cry, “Will nobody help us ?”

The cry sickens the soul. It shows gross ignorance of the first elements of personal welfare. Help is in men themselves. They were born to help and to elevate themselves. They must work out their own salvation. The poorest men have done it ; why should not every man do it ? The brave, upward spirit ever conquers.

The number of well-paid workmen in this country has become very large, who might easily save and economize, to the improvement of their moral well-being, of their respectability and inde-

5 pendence and of their status in society as men and citizens. They are improvident and thriftless to an extent which proves not less hurtful to their personal happiness and domestic comfort, than it is injurious to the society of which they form so

10 important a part.

In "prosperous times" they spend their gains recklessly, and when adverse times come, they are at once plunged in misery. Money is not used, but abused ; and when wage-earning people

15 should be providing against old age, or for the wants of a growing family, they are, in too many cases, feeding folly, dissipation, and vice. Let no one say that this is an exaggerated picture. It is enough to look round in any neighbourhood, and

20 see how much is spent and how little is saved ; what a large proportion of earnings goes to the beershop, and how little to the savings bank or the benefit society.

"Prosperous times" are very often the least prosperous of all times. In prosperous times, mills are working full time ; men, women, and children are paid high wages ; warehouses are

emptied and filled ; goods are manufactured and exported ; wherries full of produce pass along the streets ; immense luggage trains run along the railways, and heavily laden ships leave our shores daily for foreign ports, full of the products of our industry. Everybody seems to be becoming richer and more prosperous. But we do not think of whether men and women are becoming wiser, better trained, less self-indulgent, more religiously disposed, or living for any higher purpose than the satisfaction of the animal appetite.

If this apparent prosperity be closely examined, it will be found that expenditure is increasing in all directions. There are demands for higher wages ; and the higher wages, when obtained, are spent as soon as earned. Intemperate habits are formed, and once formed, the habit of intemperance continues. Increased wages, instead of being saved, are for the most part spent in drink.

Thus, when a population is thoughtless and improvident, no kind of material prosperity will benefit them. Unless they exercise forethought and economy, they will alternately be in a state of "hunger and burst." When trade falls off, as it usually does after exceptional prosperity, they

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will not be comforted by the thought of what they *might* have saved, had it ever occurred to them that the “prosperous times” might not have proved permanent.

5 If man’s chief end were to manufacture cloth, silk, cotton, hardware, toys, and china ; to buy in the cheapest market, and to sell in the dearest ; to cultivate land, grow corn, and graze cattle ; to live for mere money profit, and hoard or spend, as
10 the case might be, we might then congratulate ourselves upon our National Prosperity. But is this the chief end of man ? Has he not faculties, affections, and sympathies, besides muscular organs ? Has not his mind and heart certain
15 claims, as well as his mouth and his back ? Has he not a soul as well as a stomach ? And ought not “prosperity” to include the improvement and well-being of his morals and intellect as well as of his bones and muscles ?

20 Mere money is no indication of prosperity. A man’s nature may remain the same. It may even grow more stunted and deformed, while he is doubling his expenditure, or adding cent. per cent. to his hoards yearly. It is the same with
25 the mass. The increase of their gains may merely furnish them with increased means for gratifying animal indulgences, unless their moral

character keeps pace with their physical advancement. Double the gains of an uneducated overworked man, in a time of prosperity, and what is the result? Simply that you have furnished him with the means of eating and drinking more! Thus, not even the material well-being of the population is secured by that condition of things which is defined by political economists as "National Prosperity." And so long as the moral elements of the question are ignored, this kind of "prosperity" is, we believe, calculated to produce far more mischievous results than good. It is knowledge and virtue alone that can confer dignity on a man's life; and the growth of such qualities in a nation are the only true marks of its real prosperity; not the infinite manufacture and sale of cotton prints, toys hardware, and crockery.

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In making the preceding observations we do not in the least advocate the formation of miserly, penurious habits; for we hate the scrub, the screw, the miser. All that we contend for is, that man should provide for the future—that they should provide during good times for the bad times which almost invariably follow them—that they should lay by a store of savings as a

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breakwater against want, and make sure of a little fund which may maintain them in old age, secure their self-respect, and add to their personal comfort and social well-being. Thrift is not in 5 any way connected with avarice, usury, greed, or selfishness. It is, in fact, the very reverse of these disgusting dispositions. It means economy for the purpose of securing independence. Thrift requires that money should be used and not 10 abused—that it should be honestly earned and economically employed—

“Not for to put it in a hedge,
Not for a train attendant,—
But for the glorious privilege
Of being Independent.”

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CHAPTER VII.

METHODS OF ECONOMY.

20 THE methods of practising economy are very simple. Spend less than you earn. That is the first rule. A portion should always be set apart for the future. The person who spends more than he earns, is a fool. The civil law regards 25 the spendthrift as akin to the lunatic, and frequently takes from him the management of his own affairs.

The next rule is to pay ready money, and never, on any account, to run into debt. The person who runs into debt is apt to get cheated ; and if he runs into debt, to any extent, he will himself be apt to get dishonest. "Who pays what he owes enriches himself." 5

The next is, never to anticipate uncertain profits by expending them before they are secured. The profits may never come, and in that case you will have taken upon yourself a load of debt which you may never get rid of. It will sit upon your shoulders like the old man in Sinbad. 10

Another method of economy is, to keep a regular account of all that you earn, and of all that you expend. An orderly man will know beforehand what he requires, and will be provided with the necessary means for obtaining it. Thus his domestic budget will be balanced ; and his expenditure kept within his income. 15 20

John Wesley regularly adopted this course. Although he possessed a small income, he always kept his eyes upon the state of his affairs. A year before his death, he wrote with a trembling hand, in his Journal of expenses ; "For more than eighty-six years I have kept my accounts exactly. I do not care to continue to do so any 25

longer, having the conviction that I economize all that I obtain, and give all that I can—that is to say, all that I have.” *

Besides these methods of economy, the eye of

5 the master or the mistress is always necessary to see that nothing is lost, that everything is put to its proper use and kept in its proper place, and that all things are done decently and in order.

10 It does no dishonour to even the highest individuals to take a personal interest in their own affairs. And with persons of moderate means the necessity for the eye of the master overlooking everything is absolutely necessary for the proper conduct of business.

15 It is difficult to fix the precise limits of economy. Bacon says that, if a man would live well within his income, he ought not to expend more than one-half, and save the rest. This is perhaps too exacting ; and Bacon himself did not

20 follow his own advice. What proportion of one's income should be expended on rent ? That depends upon circumstances. In the country about one-tenth ; in London about one-sixth. It is at all events better to save too much, than spend too

25 much. One may remedy the first defect, but not

* Southey's Life of Wesley', vol. ii, p. 560.

so easily the latter. Wherever there is a large family, the more money that is put to one side and saved the better.

Economy is necessary to the moderately rich as well as to the comparatively poor man. Without economy, a man cannot be generous. He cannot take part in the charitable work of the world. If he spends all that he earns, he can help nobody. He cannot properly educate his children, nor put them in the way of starting fairly in the business of life. Even the example of Bacon shows that the loftiest intelligence cannot neglect thrift without peril. But thousands of witnesses daily testify that men, even of the most moderate intelligence, can practise the virtue with success.

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To save money for avaricious purposes is altogether different from saving it for economical purposes. The saving may be accomplished in the same manner—by wasting nothing, and saving everything. But here the comparison ends. The miser's only pleasure is in saving. The prudent economist spends what he can afford for comfort and enjoyment, and saves a surplus for some future time. The avaricious person makes gold his idol ; it is his molten calf, before which he

constantly bows down ; whereas the thrifty person regards it as a useful instrument and as a means of promoting his own happiness and the happiness of those who are dependent upon him. The miser 5 is never satisfied. He amasses wealth that he can never consume, but leaves it to be squandered by others, probably by spendthrifts ; whereas the economist aims at securing a fair share of the world's wealth and comfort, without any thought 10 of amassing a fortune.

It is duty of all persons to economize their means—of the young as well as of the old. The Duke of Sully mentions, in his memoirs, that nothing contributed more to his fortune than the 15 prudent economy which he practised, even in his youth, of always preserving some ready money in hand for the purpose of meeting circumstances of emergency. Is a man married ? Then the duty of economy is still more binding. His wife and 20 children plead to him most eloquently. Are they, in the event of his early death, to be left to buffet with the world unaided ? The hand of charity is cold, the gifts of charity are valueless, compared with the gains of industry, and the honest savings 25 of frugal labour, which carry with them blessings and comforts, without inflicting any wound upon the feelings of the helpless and bereaved. Let

every man, therefore, who can, endeavour to economize and to save ; not to hoard, but to nurse his little savings, for the sake of promoting the welfare and happiness of himself while here, and of others when he has departed.

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There is a dignity in the very effort to save with a worthy purpose, even though the attempt should not be crowned with eventual success. It produces a well-regulated mind ; it gives prudence a triumph over extravagance ; it gives virtue the mastery over vice ; it puts the passions under control ; it drives away care ; it secures comfort. Saved money, however little, will serve to dry up many a tear—will ward off many sorrows and heartburnings, which otherwise might prey upon us. Possessed of a little store of capital, a man walks with a lighter step—his heart beats more cheerily. When interruption of work or adversity happens, he can meet them ; he can recline on his capital, which will either break his fall, or prevent it altogether. By prudential economy we can realize the dignity of man ; life will be a blessing, and old age an honour. We can ultimately under a kind Providence, surrender life, conscious that we have been no burden upon society, but rather, perhaps, an acquisition and ornament to it : conscious, also, that as we have been independent,

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our children after us, by following our example, and availing themselves of the means we have left behind us, will walk in like manner through the world in happiness and independence.

-5 Every man's first duty is, to improve, to educate, and elevate himself—helping forward his brethren at the same time by all reasonable methods. Each has within himself the capability of free will and free action to a large extent ; and the fact is

10 proved by the multitude of men who have successfully battled with and overcome the adverse circumstances of life in which they have been placed and who have risen from the lowest depths of poverty and social debasement, as if to prove what

15 an energetic man, resolute of purpose, can do for his own elevation, progress, and advancement in the world. Is it not a fact that the greatness of humanity, the glory of communities, the power of nations, are the result of trials and difficulties en-

20 countered and overcome ?

Let a man resolve and determine that he will advance, and the first step of advancement is already made. The first step is half the battle. In the very fact of advancing himself, he is in the most effectual

25 possible way advancing others. He is giving them the most eloquent of all lessons—that of example ; which teaches far more emphatically than words can

teach. He is doing, what others are by imitation incited to do. Beginning with himself, he is in the most emphatic manner teaching the duty of self-reform and of self-improvement : and if the majority of men acted as he did, how much wiser, how much happier, how much more prosperous as a whole, would society become. For, society being made up of units, will be happy and prosperous, or the reverse, exactly in the same degree as the respective individuals who compose it.

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Complaints about the inequality of conditions are as old as the world. In the 'Economy' of Xenophon, Socrates asks, "How is it that some men live in abundance, and have something to spare, whilst others can scarcely obtain the necessities of life, and at the same time run into debt ?" "The reason is," replied Isomachus, "because the former occupy themselves with their business, whilst the latter neglect it."

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The difference between men consists for the most part in intelligence, conduct, and energy. The best character never works by chance, but is under the influence of virtue, prudence, and fore-thought.

There are, of course, many failures in the world. The man who looks to others for help, instead of relying on himself, will fail. The man who

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is undergoing the process of perpetual waste, will fail. The miser, the scrub, the extravagant, the thriftless, will necessarily fail. Indeed, most people fail because they do not deserve to succeed.

5 They set about their work in the wrong way, and no amount of experience seems to improve them. There is not so much in luck as some people profess to believe. Luck is only another word for good management in practical affairs. Richelieu

10 used to say that he would not continue to employ an unlucky man—in other words, a man wanting in practical qualities, and unable to profit by experience ; for failures in the past are very often the auguries of failures in the future.

15 Some of the best and ablest of men are wanting in tact. They will neither make allowance for circumstances, nor adapt themselves to circumstances ; they will insist on trying to drive their wedge the broad end foremost. They raise walls

20 only to run their own heads against. They make such great preparations, and use such great precautions, that they defeat their own object—like the Dutchman mentioned by Washington Irving, who, having to leap a ditch, went so far back to have a good run at it, that when he came up he was completely winded, and had to sit down on the wrong side to recover his breath.

In actual life we want things done, not preparations for doing them ; and we naturally prefer the man who has definite aims and purposes. ~~and~~ proceeds in the straightest and shortest way to accomplish his object, to the one who describes the thing to be done, and spins fine phrases about doing it. Without action, words are mere maundering. 5

The desire for success in the world, and even for the accumulation of money, is not without its uses. It has doubtless been implanted in the human heart for good rather than for evil purposes. Indeed the desire to accumulate, forms one of the most powerful instruments for the regeneration of society. It provides the basis for individual energy 10 and activity. It is the beginning of maritime and commercial enterprise. It is the foundation of industry, as well as of independence. It impels men to labour, to invent, and to excel. 15

No idle nor thriftless man ever became great. It is among those who never lost a moment, that we find the men who have moved and advanced the world—by their learning, their science, or their inventions. Labour of some sort is one of the conditions of existence. The thought has come down to us from pagan times, that "Labour 20 is the price which the gods have set upon all that 25

is excellent." The thought is also worthy of Christian times.

Everything depends, as we shall afterwards find, upon the uses to which accumulations of wealth are applied. On the tombstone of John Donough, of New Orleans, the following maxims are engraved as the merchant's guide to young men on their way through life :

"Remember always that labour is one of the conditions of our existence.

"Time is gold ; throw not one minute away, but place each one to account.

"Do unto all men as you would be done by.

"Never put off till to-morrow what can be done to-day.

"Never bid another do what you can do yourself.

"Never covet what is not your own.

"Never think any matter so trifling as not to deserve notice.

"Never give out what does not come in.

"Do not spend, but produce.

"Let the greatest order regulate the actions of your life.

"Study in your course of life to do the greatest amount of good.

"Deprive yourself of nothing that is necessary to your comfort, but live in honourable simplicity and frugality.

"Labour then to the last moment of your existence."

CHAPTER VIII.

LITTLE THINGS.

"The sober comfort, all the peace which springs
 From the large aggregate of little things ;
 On these small cares of daughter, wife, or friend,
 The almost sacred joys of Home depend."—*Hannah More.*
 "Know when to spend and when to spare,
 And when to buy, and thou shalt ne'er be bare."

"He that despiseth little things, shall perish by little and little."—

Ecclesiasticus.

NEGLECT of small things is the rock on which
 the great majority of the human race have
 split. Human life consists of a succession of small
 events, each of which is comparatively unimportant,
 and yet the happiness and success of every man
 depends upon the manner in which these small
 events are dealt with. Character is built up on
 little things—little things well and honourably
 transacted. The success of a man in business
 depends on his attention to little things. The com-
 fort of a household is the result of small things well
 arranged and duly provided for. Good government
 can only be accomplished in the same way—by
 well-regulated provisions for the doing of little
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Accumulations of knowledge and experience of

the most valuable kind are the result of little bits of knowledge and experience carefully treasured up. Those who learn nothing or accumulate nothing in life, are set down as failures—because they have

5 neglected little things. They may themselves consider that the world has gone against them ; but in fact they have been their own enemies. There has long been a popular belief in “good luck” ; but, like many other popular notions, it is gradually

10 giving way. The conviction is extending that diligence is the mother of good luck ; in other words, that a man’s success in life will be proportionate to his efforts, to his industry, to his attention to small things. Your negligent, shiftless,

15 loose fellows never meet with luck ; because the results of industry are denied to those who will not use the proper efforts to secure them.

It is not luck, but labour, that makes men. Luck, says an American writer, is ever waiting

20 for something to turn up ; Labour, with keen eye and strong will, always turns up something. Luck lies in bed and wishes the postman would bring him news of a legacy ; Labour turns out at six, and with busy pen or ringing hammer lays the

25 foundation of a competence. Luck whines ; Labour whistles. Luck relies on chance ; Labour on character. Luck slips downwards to self-

indulgence ; Labour strides upward, and aspires to independence.

There are many little things in the household, attention to which is indispensable to health and happiness. Clearliness consists in attention to a number of apparent trifles—the scrubbing of a floor, the dusting of a chair, the cleansing of a teacup—but the general result of the whole is an atmosphere of moral and physical well-being,—a condition favourable to the highest growth of human character. The kind of air which circulates in a house may seem a small matter—for we cannot see the air, and few people know anything about it. Yet if we do not provide a regular supply of pure air within our houses, we shall inevitably suffer for our neglect. A few specks of dirt may seem neither here nor there, and a closed door or window would appear to make little difference ; but it may make the difference of a life destroyed by fever ; and therefore the little dirt and the little bad air are really very serious matters. The whole of the household regulations are, taken by themselves, trifles—but trifles tending to an important result.

A pin is a very little thing in an article of dress, but the way in which it is put into the dress often reveals to you the character of the wearer, A

shrewd fellow was once looking out for a wife, and was on a visit to a family of daughters with this object. The fair one, of whom he was partially enamoured, one day entered the room in which she was seated with her dress partially unpinned, and her hair untidy : he never went back. You may say, such a fellow was "not worth a pin" ; but he was really a shrewd fellow, and afterwards made a good husband. He judged of women as of men—
10 by little things ; and he was right.

A druggist advertised for an assistant, and he had applications from a score of young men. He invited them all to come to his shop at the same time, and set them each to make up a pennyworth
15 of salts into a packet. He selected the one that did this little thing in the neatest and most expert manner. He inferred their general practical ability from their performance of this smallest bit of business.

20 Neglect of little things has ruined many fortunes and marred the best of enterprises. The ship which bore home the merchant's treasure was lost because it was allowed to leave the port from which it sailed with a very little hole in the bottom.
25 For want of a nail the shoe of the aide-de camp's horse was lost ; for want of the shoe, the horse was lost ; for want of the horse, the aide-de-camp him-

self was lost, for the enemy took him and killed him ; and for want of the aide-de-camp's intelligence, the army of his general was lost : and all because a little nail had not been properly fixed in a horse's shoe !

"It will do !" is the common phrase of those who neglect little things. "It will do!" has blighted many a character, blasted many a fortune, sunk many a ship, burnt down many a house, and irretrievably ruined thousands of hopeful projects of human good. It always means stopping short of the right thing. It is a makeshift. It is a failure and defeat. Not what "will do," but what is the best possible thing to do, is the point to be aimed at ! Let a man once adopt the maxim of "It will do," and he is given over to the enemy—he is on the side of incompetency and defeat—and we give him up as a hopeless subject !

M. Say, the French political economist, has related the following illustration of the neglect of little things. Once, at a farm in the country, there was a gate enclosing the cattle and poultry, which was constantly swinging open for want of a proper latch. The expenditure of a penny or two, and a few minutes' time, would have made all right. It was on the swing every time a person went out, and not being in a state to shut

readily, many of the poultry were from time to time lost. One day a fine young porker made his escape, and the whole family, with the gardner, cook, and milkmaid, turned out in quest of the 5 fugitive. The gardener was the first to discover the pig, and in leaping a ditch to cut off his escape, got a sprain that kept him to his bed for a fortnight. The cook, on her return to the farm-house, found the linen burnt that she had 10 hung up before the fire to dry ; and the milkmaid having forgotten in her haste to tie up the cattle in the cow-house, one of the loose cows had broken the leg of a colt that happened to be kept in the same shed. The linen burnt and the 15 gardener's work lost were worth full five pounds, and the colt worth nearly double that money : so that here was a loss in a few minutes of a large sum, purely for want of a little latch which might have been supplied for a few halfpence.

20 Life is full of illustrations of a similar kind. When small things are habitually neglected, ruin is not far off. It is the hand of the diligent that maketh rich ; and the diligent man or woman is attentive to small things as well as great. The 25 things may appear very little and insignificant, yet attention to them is as necessary as to matters of greater moment.

Take, for instance the humblest of coins—a penny. What is the use of that little piece of copper—a solitary penny? What can it buy? Of what use is it? It is half the price of a glass of beer. It is the price of a box of matches. It is only fit for giving to a beggar. And yet how much of human happiness depends upon the spending of the penny well.

A man may work hard, and earn high wages; but if he allows the pennies, which are the result of hard work, to slip out of his fingers—some going to the beershop, some this way, and some that—he will find that his life of hard work is little raised above a life of animal drudgery. On the other hand, if he takes care of the pennies—putting some weekly into a benefit society or an insurance fund, others into a savings bank, and confides the rest to his wife to be carefully laid out, with a view to the comfortable maintenance and culture of his family—he will soon find that his attention to small matters will abundantly repay him in increasing means, in comfort at home, and in a mind comparatively free from fears as to the future.

All savings are made up of little things, 25
“Many a little makes a mickle.” Many a penny makes a pound. A penny saved is the seed of

pounds saved. And pounds saved mean comfort, plenty, wealth, and independence. But the penny must be earned honestly. It is said that a penny earned honestly is better than a shilling

5 given. A Scotch proverb says, "The gear that is gifted is never sae sweet as the gear that is won." What though the penny be black? "The smith and his penny are both black." But the penny earned by the smith is an honest one.

10 If a man does not know how to save his pennies or his pounds, his nose will always be kept to the grindstone. Want may come upon him any day, "like an armed man." Careful saving acts like magic : once begun, it grows into habit.

15 It gives a man a feeling of satisfaction, of strength, of security. The pennies he has put aside in his savings box, or in the savings bank, give him an assurance of comfort in sickness or of rest in old age. The man who saves has some-

20 thing to weather-fend him against want ; while the man, who saves not, has nothing between him and bitter, biting poverty.

A man may be disposed to save money, and lay it by for sickness or for other purposes ; but 25 he cannot do this unless his wife lets him, or helps him. A prudent, frugal, thrifty woman is a crown of glory to her husband. She helps him in all

his good resolutions ; she may, by quiet and gentle encouragement, bring out his better qualities ; and by her example she may implant in him noble principles, which are the seeds of the highest practical virtues.

The Rev. Mr. Owen, formerly of Bilston—a good friend and adviser of working people—used to tell a story of a man who was not an economist, but was enabled to become so by the example of his wife. The man was a calico-printer at Manchester, and he was persuaded by his wife, on their wedding-day, to allow her two half-pints of ale a day, as her share. He rather winced at the bargain, for, though a drinker himself, he would have preferred a perfectly sober wife. They both worked hard ; and he, poor man, was seldom out of the public-house as soon as the factory was closed. ~~X~~

She had her daily pint, and he, perhaps, had his two or three quarts, and neither interfered with the other—except that, at odd times, she succeeded, by dint of one little gentle artifice or another, to win him home an hour or two earlier at night, and now and then to spend an entire evening in his own house. They had been married a year, and on the morning of their wedding anniversary, the husband looked askance at

her neat and comely person, with some shade of remorse, as he said, "Mary, we've had no holiday since we were wed ; and, only that I have not a penny in the world, we'd take a jaunt down to
5 the village, to see thee mother."

"Would't like to go, John ?" said she, softly, between a smile and a tear, so glad to hear him speak so kindly—so like old times. "If thee'd like to go, John, I'll stand treat."

10 "Thou stand treat !" said he, with half a sneer : "Has't got a fortun,' wench ?"

"Nay," said she, "but I've gotten the pint o' ale."

"Gotten what ?" said he.

15 "The pint o' ale !" said she.

John still didn't understand her, till the faithful creature reached down an old stocking from under a loose brick up the chimney, and counted out her daily pint of ale in the shape of three

20 hundred and sixty-five threepences, *i.e.* £4 1*s.* 3*d.*, and put them into his hand, exclaiming, "Thou shalt have holiday, John !

John was ashamed, astonished, conscience-stricken, charmed, and wouldn't touch it. "Hasn't
25 thee had thy share? Then I'll ha' no more!" he said. He kept his word. They kept their wedding-day with mother—and the wife's little

capital was the nucleus of a series of frugal investments, that ultimately swelled out into a shop, a factory, ware-houses, a country seat, carriage, and, perhaps, a Liverpool, Mayor.

In the same way, a workman of even the humblest sort, whose prosperity and regularity of conduct show to his fellow-workmen what industry, temperance, manly tenderness, and superiority to low and sensual temptation can effect, in endearing a home which is bright even amidst the gloom of poverty—such a man does good as well as the most eloquent writer that ever wrote. If there were a few patriarchs of the people such as this, their beneficial influence would soon be sensibly felt by society at large. A life well spent is worth any number of speeches. For example is a language far more eloquent than words : it is instruction in action—wisdom at work.

A man's daily life is the best test of his moral and social state. Take two men, for instance, both working at the same trade and earning the same money ; yet how different they may be as respects their actual condition. The one looks a free man ; the other a slave. The one lives in a snug cottage ; and other in a mud hovel. The one has always a decent coat to his back ; the other is in rags. The children of the one are

clean, well dressed, and at school ; the children of the other are dirty, filthy, and often in the gutter. The one possesses the ordinary comforts of life, as well as many of its pleasures and conveniences—perhaps a well-chosen library ; the other has few of the comforts of life, certainly no pleasures, enjoyments, nor books. And yet these two men earn the same wages. What is the cause of the difference between them ?

10 It is in this. The one man is intelligent and prudent ; the other is the reverse. The one denies himself for the benefit of his wife, his family, and his home ; the other denies himself nothing, but lives under the tyranny of evil habits.

15 The one is a sober man, and takes pleasure in making his home attractive and his family comfortable ; the other cares nothing for his home and family, but spends the greater part of his earnings in the gin-shop or the public-house. The

20 one man looks up ; the other looks down. The standard of enjoyment of the one is high ; and of the other low. The one man likes books, which instruct and elevate his mind ; the other likes drink, which tends to lower and brutalize him.

25 The one saves his money ; the other wastes it.

"I say, mate," said one workman to another, as they went home one evening from their work,

“will you tell me how it is that you contrive to get on? how it is that you manage to feed and clothe your family as you do, and put money in the Penny Bank besides; whilst I, who have as good wages as you, and fewer children, can barely make the ends meet?”

“Well, I will tell you; it only consists in this—in *taking care of the pennies!*”

“What! Is that all, Ransom?”

“Yes, and a good ‘all’ too. Not one in fifty, 10 knows the secret. For instance, Jack, *you* don’t.”

“How! I? Let’s see how you make that out.”

“Now you have asked my secret, I’ll tell you all about it. But you must not be offended if I 15 speak plain. First, I pay nothing for my drink.”

“Nothing? Then you don’t pay your shot, but sponge upon your neighbours.”

“Never! I drink water, which costs nothing. Drunken days have all their to-morrows, as the old proverb says. I spare myself sore heads and shaky hands, and save my pennies. Drinking water neither makes a man sick nor in debt, nor his wife a widow. And that, let me tell you, makes a considerable difference in our out-go, It 25 may amount to half-a-crown a week, or seven pounds a year. That seven pounds will clothe

myself and children, while you are out at elbows and your children go barefoot."

5 "Come, come, that's going too far. I don't drink at that rate. I may take an odd half-pint now and then ; but half-a-crown a week ! Pooh ! pooh !"

"Well, then, how much did you spend on drink last Saturday night ? Out with it."

10 "Let me see : I had a pint with Jones ; I think I had another with Davis, who is just going to Australia ; and then I went to the lodge."

"Well, how many glasses had you there ?"

"How can I tell ? I forget. But it's all stuff and nonsense, Bill."

15 "Oh, you can't tell : you don't know what you spent ? I believe you. But that's the way your pennies go, my lad."

"And that's all your secret ?"

20 "Yes ; take care of the penny—that's all. Because I save, I have, when you want. It's very simple, isn't it ?"

"Simple, oh you ; but there's nothing in it."

25 "Yes ! there's this in it,—that it has made you ask me the question, how I manage to keep my family so comfortably, and put money in the Penny Bank, while you, with the same wages, can barely make the ends meet. Money is

independence, and money is made by putting pennies together. Besides, I work so hard for mine—and so do you—that I can't find it in my heart to waste a penny on drink, when I can put it besides a few other hard-earned pennies in the bank. It's something for a sore foot or a rainy day. There's that in it, Jack; and there's comfort also in the thought that, whatever may happen to me, I needn't beg nor go to the workhouse. The saving of the penny makes me 10 feel a free man. The man always in debt, or without a penny beforehand, is little better than a slave."

"But if we had our right, the poor would not be so hardly dealt with as they now are." 15

"Why, Jack, if you had your rights to-morrow, would they put your money back into your pocket after you had spent it?—would your rights give your children shoes and stockings when you had chosen to waste on beer what would have bought them? Would your rights make you or your wife thriftier, or your hearthstone cleaner? Would rights wash your children's faces, and mend the holes in your clothes? No, no, friend! Give us our rights by all means, but *rights are not habits*, and it's habits we want—good habits. With these we can be free men and independent men 20 25

now, if we but determine to be so. Good night, Jack, and mind my secret—it's nothing but *taking care of the pennies*, and the pounds will take care of themselves."

5 "Good-night!" And Jack turned off at the lane-end towards his humble and dirty cottage in Main's Court. I might introduce you to his home—but "home" it could scarcely be called. It was full of squalor and untidiness, confusion,
10 and dirty children, where a slattern-looking woman was scolding. Ransom's cottage, on the contrary, *was* a home. It was snug, trig, and neat ; the hearthstone was fresh sanded ; the wife though her hands were full of work, was clean
15 and tidy ; and her husband, his day's work over, could sit down with his children about him, in peace and comfort.

The *chief secret* was now revealed. Ramsom's secret, about the penny, was a very good one, so
20 far as it went. But he had not really told the whole truth. He could not venture to tell his less fortunate comrade that the root of all domestic prosperity, the mainstay of all domestic comfort, is *the wife* ; and Ransom's wife was all that a
25 working man could desire. There can be no thrift, nor economy, nor comfort at home, unless the wife helps ;—and a working man's wife,

more than any other man's; for she is wife, housekeeper, nurse, and servant, all in one. If she be thriftless, putting money into her hands is like pouring water through a sieve. Let her be frugal, and she will make her home a place of comfort, and she will also make her husband's life happy—if she do not lay the foundation of his prosperity and fortune.

One would scarcely expect that for a penny a day it would be possible to obtain anything valuable. And yet it may be easily shown how much a penny a day, carefully expended, might do towards securing a man's independence, and providing his wife and family against the future pressure of poverty and want.

Take up a prospectus and tables of a Provident Society, intended for the use of those classes who have a penny a day to spend—that is, nearly all the working classes of the country. It is not necessary to specify any particular society, because the best all proceed upon the same data—the results of extensive observations and experience of health and sickness;—and their tables of rates, certified by public actuaries, are very nearly the same. Now, looking at the tables of these Life and Sickness Assurance Societies, let us see what a penny a day can do.

1. For *a penny a day*, a man or woman of twenty-six years of age may secure the sum of ten shillings a week payable during the time of sickness, for the whole of life.
- 5 2. For *a penny a day* (payments ceasing at sixty years of age), a man or woman of thirty-one years of age may secure the sum of £50 payable at death, whenever that event may happen, even though it should be during the week or the month after the assurance has been effected.
- 10 3. For *a penny a day*, a young man or woman of fifteen may secure a sum of £100, the payment of the penny a day continuing during the whole of life, but the £100 being payable whenever death may occur.
- 15 4. For *a penny a day*, a young man or woman of twenty may secure an annuity of £26 per annum, or of 10s. per week for the whole of life, after reaching the age of sixty-five.
- 20 5. For *a penny a day*—the payment commencing from the birth of any child—a parent may secure the sum of £20, payable on such child reaching the age of fourteen years.
- 25 6. For *a penny a day* continued until the child reaches the age of twenty-one years the sum of £45 may be secured to enable him, or her to begin business or start house-keeping.

7. For *a penny a day*, a young man or woman of twenty-four may secure the sum of £100 payable on reaching the age of sixty, with the right of withdrawing four-fifths of the amount paid in, at any time ; the whole of the payments being paid back in event of death occurring before the age of sixty.

Such is the power of *a penny a day* ! Who would have thought it ? Yet it is true as any one can prove by looking at the tables of the best assurance offices. Put the penny a day in the bank, and it accumulates slowly. Even there, however, it is very useful. But with the assurance office it immediately assumes a vast power. A penny a day paid in by the man of thirty-one is worth £60 to his wife and family, in the event of his dying next month or next year ! It is the combining of small savings for purposes of mutual assurance, by a large number of persons, that gives to the penny its enormous power.

CHAPTER IX.

LIVING BEYOND THE MEANS.

"By no means run in debt : take thine own measure.

Who cannot live on twenty pounds a year,

Cannot on forty ; he's a man of pleasure,

A kind of thing that's for itself too dear."—*George Herbert*.

"But what will Mrs. Grundy say?"—*Old Play*.

"A hundred years of vexation will not pay a farthing of debt."—*From the French*.

"Respectability is all very well for folks who can have it for ready money : but to be obliged to run into debt for it—it's enough to break the heart of an angel."—*Jerrold*.

EXTRAVAGANCE is the pervading sin of modern society. It is not confined to the rich and moneyed classes, but extends also to the middle and working classes.

There never was such a burning desire to be rich, or to seem to be rich. People are no longer satisfied with the earnings of honest industry ; but they must aim at becoming suddenly rich,—by speculation, gambling, betting, swindling, or cheating.

General extravagance is to be seen everywhere. It is especially the characteristic of town life. You see it in the streets, in the parks, in

the churches. The extravagance of dress is only one of its signs. There is a general prodigality in social display. People live in a style beyond their means ; and the results are observed in commercial failures, in lists of bankrupts, and in criminal courts, where business men are so often convicted of dishonesty and fraud.

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Appearances must be kept up. Men must seem to be rich. Hypocrites can easily impose upon those who are willing to be convinced. People must now live in a certain style, inhabit handsome houses, give good dinners, drink fine wines, and have a hadsome equipage. Perhaps they are only able to accomplish this by over-reaching or by dishonesty. Everybody wondered at the generosity and style of Redpath and Robson ; but there are hundreds, if not thousands, of Redpaths and Robsons now.

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There is another class of people not fraudulent, but extravagant ; though perhaps on the brink of becoming fraudulent. They live up to their means, and often beyond them. They desire to be considered "respectable people." They live according to the pernicious adage, "One must do as others do." They do not consider whether they can afford to live up to or beyond their means ; but they think it necessary

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to secure the "respect" of others. In doing so, they usually sacrifice their own self-respect. They regard their dress, their establishments, their manner of living, and their observance of fashion,
5 as the sole tests of respectability and rank. They make an appearance in the eyes of the world ; though it may be entirely hypocritical and false.

But they must not *seem* poor ! They must hide their poverty by every effort. They spend
10 their money before it is earned—run into debt at the grocer's, the baker's, the milliner's and the butcher's. They must entertain their fashionable "friends," at the expense of the shopkeepers.
And yet, when misfortunes overtake them, and
15 when their debts have become overwhelming, what becomes of the "friends" ? They fly away, and shun the man who is up to his ears in debt !

Yet poverty is more than half disarmed by those who have the moral courage to say, "I can't afford it." Fair weather friends are of no use whatever, except as an indication of the depth of snobbery to which human beings can descend. What is "a visiting connexion" ? It is not at all calculated to elevate one in social, or even in
20 business life. Success mainly depends upon character, and the general esteem in which a person is held. And if the attempt is made to snatch

the reward of success before it is earned, the half-formed footing may once give way, and the aspirant will fall, unlamented, into the open-mouthed dragon of debt.

"Mrs. Grundy," in the play, is but an imper-
sonation of the conventionalism of the world.
Custom, habit, fashion, use and wont, are all
represented in her. She may be a very vulgar
and commonplace person, but her power is
nevertheless prodigious. We copy and imitate 10
her in all things. We are pinned to her apron-
string. We are obedient at her bidding. We
are indolent and complaisant, and fear to provoke
her ill-word. "What will Mrs. Grundy say?"
quells many a noble impulse, hinders many a 15
self-denying act.

There seems to be a general, though unconsci-
ous conspiracy existing against each other's in-
dividuality and manhood. We discourage self-
reliance, and demand conformity. Each must 20
see with others' eyes, and think through others'
minds. We are idolaters of customs and observ-
ances, looking behind, not forwards and upwards.
Pinned down and held back by ignorance and
weakness, we are afraid of standing alone, or of 25
thinking and acting for ourselves. Conven-
tionalism rules all. We fear stepping out into

the free air of independent thought and action. We refuse to plant ourselves upon our instincts, and to vindicate our spiritual freedom. We are content to bear others' fruit, not our own.

5 In private affairs, the same spirit is alike deleterious. We live as society directs, each according to the standard of our class. We have a superstitious reverence for custom. We dress, and eat, and live, in conformity with the Grundy law. So long as we do this, we are "respectable," according to class notions. Thus many rush open-eyed upon misery, for no better excuse than a foolish fear of "the world." They are afraid of "what others will say of them"; and, in nine cases out of ten, those who might probably raise the voice of censure, are not the wise or the far-seeing, but much oftener the foolish, the vain, and the short-sighted.

20 Sir William Temple has said, that "a restlessness in men's mind to be something that they are not, and to have something that they have not, is the root of all immorality." The statement is strictly correct. It has been attested by universal experience.

25 Keeping up appearances is one of the greatest social evils of the age. There is a general effort, more particularly amongst the middle and upper

classes, at seeming to be something that they are not. They put on appearances, live a life of sham, and endeavour to look something superior to what they really are.

"Respectability," is one of the chief aims. 5
Respectability, regarded in its true sense, is a desirable thing. To be respected, on right grounds, is an object which every man and woman is justified in obtaining. But modern respectability consists of external appearances. It means 10
wearing fine clothes, dwelling in fine houses, and living in fine style. It looks to the outside—to sound, show, externals. It listens to the chink of gold in the pocket. Moral worth or goodness forms no part of modern respectability. A man 15
in these days may be perfectly "respectable," and yet altogether despicable.

This false and demoralizing habit arises from the overweening estimate which is formed of two things, well enough in their place—rank and wealth. Everybody struggles to rise into some superior class. The spirit of caste is found as keenly at work among the humblest as among the highest ranks. At Birmingham, there was a club of workmen with tails to their coats, and another without tails ; the one looked down upon the other. Cobbett, so felicitous in his nicknames, 20
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called his political opponent, Mr. Sadler, "a linen draper." But the linendraper also has plenty of people beneath him. The linendraper looks down on the huckster, the huckster on the
5 mechanic, and the mechanic on the day labourer. The flunkey who exhibits his calves behind a baron, holds his head considerably higher than the flunkey who serves a brewer.

It matters not at what class you begin, or
10 however low in the social scale, you will find that every man has somebody beneath him. Among the middling ranks, this sort of exclusiveness is very marked. Each circle would think it a degradation to mix on familiar terms with the
15 members of the circle beneath it. In small towns and villages, you will find distinct coteries holding aloof from each other, perhaps despising each other, and very often pelting each other with hard words. The cathedral towns, generally,
20 have at least six of such distinct classes, ranking one beneath the other.

And while each has his or her own exclusive circle, which all of supposed inferior rank are precluded from entering, they are at the same
25 time struggling to pass over the line of social demarcation which has been drawn by those above them. They are eager to overleap it,

and thus gain admission into a circle still more exclusive than their own.

There is also a desperate scramble for front places, and many are the mean shifts employed to gain them. We must possess the homage of society ! And for this purpose we must be rich, or at least *seem* to be so. Hence the struggles after style—the efforts made to put on the appearances of wealth—the dash, the glitter, and the show of middle and upper class life ; and hence, too, the motley train of palled and vitiated tastes—of shrunken hearts and stunted intellects—of folly, frivolity, and madness.

One of the most demoralizing practices of modern refinement is the “large party” system. People cram their houses with respectable mobs ; thus conforming to a ridiculous custom. Rousseau, with all his aberrations of mind, said, “I had rather have my house too small for a day, than too large for a twelvemonth.” Fashion exactly reverses the maxim ; and domestic mischief is often begun with a large dwelling and suitable accommodations. The misfortune consists in this—that we never look below our level for an example, but always above it.

It is not so much, however, in the mere appearances kept up, as in the means taken to keep

them up, that the fruitful cause of immorality is to be found. A man having assumed a class status, runs all risks to keep it up. It is thought to be a descent in the world, to abridge oneself of a 5 superfluity. The seeming-rich man, who drives his close carriage and drinks champagne, will not tolerate a descent to a gig and plain beer ; and the respectable man, who keeps his gig, would think it a degradation to have to travel 10 afoot or in a 'bus, between his country house and his town office. They will descend to immortality rather than descend in apparent rank ; they will yield to dishonesty rather than yield up the mock applause and hollow respect of that big 15 fool, "the world."

Everybody can call to mind hundreds of cases of men—"respectable men"—who, from one extravagance have gone on to another—wantonly squandering wealth which was not their—in 20 order to keep up a worldly reputation, and cut a figure before their admiring fellows ;—all ending in a sudden smash, a frightful downfall, an utter bankruptcy—to the ruin, perhaps, of thousands. They have finished up with paying a respectable 25 dividend of sixpence in the pound ! Indeed it is not too much to say, that five-sixths of the fraud and swindling that disgrace commercial transac-

tions, have had their origin in the diseased morality of "keeping up appearances"

To be respectable," in the false sense of the word—what is not sacrificed ? Peace, honesty, truth, virtue—all to keep up appearances. We must cheat, and scrub, and deceive, and defraud, that "the world" may not see behind our mask ? We must torment and enslave ourselves, because we must extort "the world's" applause, or at least obtain "the world's" good opinion !

How often is suicide traceable to this false sentiment ! Vain men will give up their lives, rather than their class notions of respectability. They will cut the thread of existence, rather than cut fashionable life. Very few suicides are committed from real want. "We never hear," says Joel Barlow, "of a man committing suicide for want of a loaf of bread, but it is often done for want of a coach.

Of this mean and miserable spirit of class and caste, women are the especial victims. They are generally brought up with false notions of life, and are taught to estimate men and things rather by their external appearances than by their intrinsic worth. Their education is conducted mainly with the view of pleasing and attracting the admiration of others, rather than of improv-

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ing and developing their qualities of mind and heart. They are imbued with notions of exclusiveness, fashion, and gentility. A respectable position in society is held up to them as the 5 mark to be aimed at. To be criminal or vicious is virtually represented to them as far less horrible than to be "vulgar." Immured within the bastile of exclusivism, woman is held captive to all the paltry shifts and expediencies of 10 convention, fashion, gentility, and so forth. The genuine benevolence of her nature is perverted ; her heart becomes contracted ; and the very highest sources of happiness—those which consist in a kindly sympathy with humanity in all ranks 15 of life—are as a well shut up and a fountain sealed.

Is it not a fact, that in what is called "fashionable society," a fine outside appearance is regarded almost in the light of a virtue ?—that to 20 be rich, or to have the appearance of riches, is esteemed as a merit of a high order ;—whereas, to be poor, or to seem so, ranks as something like an unpardonable offence ? Nay, such is the heartlessness of this class spirit, that a young 25 woman, belonging to the better class, who, by misfortune or family reverses, has been thrown upon her own resources, and who endeavours, by

her own honest hands, to earn her honest bread, immediately loses caste, and is virtually expelled from "respectable" society. The resolution to be independent—the most invigorating resolution which can take possession of the human mind—is scouted in such circles as a degrading thing ; and those who have been brought up within the influence of fashion, will submit to the most severe privations, rather than submit to the loss of their class and caste respectability !

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What madness it is to run in debt for superfluities ! We buy fine articles—finer than we can pay for. We are offered six month's—twelve months' credit ! It is the shopkeeper's temptation ; and we fall before it. We are too spiritless to live upon our own earnings ; but must meanwhile live upon others'. The Romans regarded their servants as their enemies. One might almost regard modern shopkeepers in the same light. By giving credit, by pressing women to buy fine clothes, they place the strongest temptation before them. They inveigle the wives of men who are disposed to be honest into debt, and afterwards send in untruthful bills. They charge heavier prices, and their customers pay them—sometime doubly pay them ; for it is impos-

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sible to keep a proper check upon long due accounts.

Professor Newman's advice is worthy of being followed. "Heartily do I wish," he says, "that

5 shop debts were pronounced after a certain day irrecoverable at law. The effect would be that no one would be able to ask credit at a shop except where he was well known, and for trifling sums. All prices would sink to the scale of cash prices.

10 The dishonourable system of fashionable debtors, who always pay too late, if at all, and cast their deficiencies on other customers in the form of increased charges, would be at once annihilated. Shopkeepers would be rid of a great deal of care, which ruins the happiness of thousands."*

15 A perfect knowledge of human nature is in the prayer. "Lead us not into temptation." No man and no woman ever resists temptation after it has begun to be temptation. It is in the outworks of the habits that the defence must lie.

20 The woman who hesitates to incur a debt which she ought not to incur, is lost. The clerk or apprentice who gloats over his master's gold, sooner or later appropriates it. He does so when he has got over the habitual feeling which made

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* 'Lectures on Political Economy, p. 255.

any approach to it an impossibility. Thus the habits which insinuate themselves into the thousand inconsiderable acts of life, constitute a very large part of man's moral conduct.

This running into debt is a great cause of dishonesty. It does not matter what the debt is, whether it be for bets unsettled, for losses by cards, or for milliners' or drapers' bills unpaid. Men who have been well-educated, well-trained, and put in the way of earning money honestly, are often run away with by extravagances, by keeping up appearance, by betting, by speculation and gambling, and by the society of the dissolute of both sexes. ✓

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CHAPTER X.

GREAT DEBTORS.

PEOPLE do not know what troubles they are brewing for themselves when they run into debt. It does not matter for what the debt is incurred. It hangs like a millstone round a man's neck until he is relieved of it. It presses like a nightmare upon him. It hinders the well-being of his family. It destroys the happiness of his household.

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Even those who are in the regular receipt of

large incomes, feel crippled, often for years, by the incubus of debt. Weighed down by this, what can a man do to save—to economize with a view to the future of his wife and children? A man in debt is disabled from insuring his life, from insuring his house and goods, from putting money in the bank, from buying a house or a freehold. All his surplus gains must go towards the payment of his debt.

Even men of enormous property, great lords with vast landed estates, often feel themselves oppressed and made miserable by loads of debt. They or their forefathers having contracted extravagant habits—a taste for gambling, horse-racing, or expensive living—borrow money on their estates, and the burden of debt remains. Not, perhaps, in the case of strictly entailed estates—for the aristocracy have contrived so that their debts shall be wiped out at their death, and they can thus gratify their spendthrift tastes at the expense of the public—the estates going comparatively unburdened to the entailed heir. But comparatively few are in the position of 'the privileged classes. In the case of the majority, the debts are inherited with the estates, and often the debts are more than the estates are worth. Thus it happens that a large part of the lands of

England are at this moment the property of mortgagees and money-lenders.

The greatest men have been in debt. It has even been alleged that greatness and debt have a certain relation to each other. Great men have great debts ; they are trusted. So have great nations ; they are respectable, and have credit. Spiritless men have no debts, neither have spiritless nations ; nobody will trust them. Men as well as nations in debt secure a widely extended interest. Their names are written in many books ; and many are the conjectures formed as to whether they will pay—or not. The man who has no debts slips through the world comparatively unnoticed ; while he who is in everybody's books has all eyes fixed upon him. His health is enquired after with interest ; and if he goes into foreign countries, his return is anxiously looked for.

The creditor is usually depicted as a severe man, with a hard visage ; while the debtor is an open-handed generous man, ready to help and entertain everybody. He is the object of general sympathy. When Goldsmith was dunned for his milk-score and arrested for the rent of his apartments, who would think of pitying the milk-woman or the landlady ? It is the man in debt

who is the prominent feature of the piece, and all our sympathy is reserved for him. "What were you," asked Pantagruel of Panurge, "without your debts? God preserve me from ever being without them! Do you think there is anything divine in lending or in crediting others? No! To owe is the true heroic virtue!"

Yet, whatever may be said in praise of Debt, it has unquestionably a very seedy side. The man in debt is driven to resort to many sorry expedients to live. He is the victim of duns and sheriff's officers. Few can treat them with the indifference that Sheridan did, who put them into livery to wait upon his guests. The debtor starts and grows pale at every knock at his door. His friends grow cool, and his relatives shun him. He is ashamed to go abroad, and has no comfort at home. He becomes crabbed, morose, and querulous, losing all pleasure in life. He wants the passport to enjoyment and respect—money; he has only his debts, and these make him suspected, despised, and snubbed. He lives in the slough of despond. He feels degraded in others' eyes as well as in his own. He must submit to impertinent demands, which he can only put off by sham excuses. He has ceased to be his own master, and has lost the independent

bearing of a man. He seeks to excite pity, and pleads for time. A sharp attorney pounces on him, and suddenly he feels himself in the vulture's gripe. He tries a money-lender ; and, if he succeeds, he is only out of the frying-pan into the fire. It is easy to see what the end will be—a life of mean shifts and expedients, perhaps ending in the gaol or the workhouse. 5

Can a man keep out of debt ? Is there a possibility of avoiding the moral degradation which accompanies it ? Could not debt be dispensed with altogether, and man's independence preserved secure ? There is only one way of doing this : by "living within the means." Unhappily, this is too little the practice in modern times. We incur debt, trusting to the future for the opportunity of defraying it. We cannot resist the temptation to spend money. One will have fine furniture and live in a high-rented house ; another will have wines and a box at the opera ; a third must give dinners and music-parties ; all good things in their way, but not to be indulged in if they cannot be paid for. Is it not a shabby thing to pretend to give dinners, if the real parties who provide them are the butcher, the poultreer, and the wine-merchant, whom you are in debt to, and cannot pay ? 10 15 20 25

A man has no business to live in a style which his income cannot support, or to mortgage his earnings of next week or of next year, in order to live luxuriously to-day. The whole system of

5 Debt, by means of which we forestall and anticipate the future, is wrong. They are almost as much to blame who give credit, and encourage customers to take credit, as those are who incur debts. A man knows what is actual position is,

10 if he pays his way as he goes. He can keep within his means, and so apportion his expenditure as to reserve a fund of savings against a time of need. He is always balanced up ; and if he buys nothing but what he pays for in cash, he

15 cannot fail to be on the credit side of his household accounts at the year's end.

But once let him commence the practice of running up bills—one at the tailor's, another at the dressmaker's and milliner's, another at the

20 butcher's. another at the grocer's, and so on—and he never knows how he stands. He is deceived into debt ; the road is made smooth and pleasant for him ; things flow into the house, for which he does not seem to pay. But they are all set

25 down against him ; and at the year's end, when the bills come in, he is ready to lift up his hands in dismay. Then he finds that the sweet of

the honey will not repay for the smart of the sting.

CHAPTER XI.

HEALTHY HOMES.

IT is of the first importance to teach people cleanly habits. This can be done without teaching them either reading or writing. Cleanliness is more than wholesomeness. It furnishes an atmosphere of self-respect, and influences the moral condition of the entire household. It is the best exponent of the spirit of Thrift. It is to the economy of the household, what hygiene is to the human body. It should preside at every detail of domestic service. It indicates comfort and well-being. It is among the distinctive attributes of civilization, and marks the progress of nations.

Dr. Paley was accustomed to direct the particular attention of travellers in foreign countries to the condition of the people as respects cleanliness, and the local provisions for the prevention of pollution. He was of opinion that a greater insight might thus be obtained into their habits of decency, self-respect, and industry, and into their moral and social condition generally, than from facts of any other description. People are cleanly

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in proportion as they are decent, industrious, and self-respecting. Unclean people are uncivilized. The dirty classes of great towns are invariably the "dangerous classes" of those towns. And if 5 we would civilize the classes yet uncivilized, we must banish dirt from amongst them.

Yet dirt forms no part of our nature. It is a parasite feeding upon human life, and destroying it. It is hideous and disgusting. There can be 10 no beauty where it is. The prettiest woman is made repulsive by it. Children are made fretful, impatient, and bad-tempered by it. Men are degraded and made reckless by it. There is little modesty where dirt is—for dirty is indecency. 15 There can be little purity of mind where the person is impure ; for the body is the temple of the soul, and must be cleansed and purified to be worthy of the shrine within. Dirt has an affinity with self-indulgence and drunkenness. The 20 sanitary inquirers have clearly made out that the dirty classes are the drunken classes ; and that they are prone to seek, in the stupefaction of beer, gin, and opium, a refuge from the miserable depression caused by the foul conditions in which 25 they live.

We need scarcely refer to the moral as well as the physical beauty of cleanliness—cleanliness

which indicates self-respect, and is the root of many fine virtues—and especially of purity, delicacy, and decency. We might even go farther, and say that purity of thought and feeling result from habitual purity of body. For the mind and heart of man are, to a very great extent, influenced by external conditions and circumstances ; and habit and custom, as regards outward things stamp themselves deeply on the whole character —alike upon the moral feelings and the intellectual powers. 5 10

Moses was the most practical of sanitary reformers. Among the Eastern nations generally, cleanliness is a part of religion. They esteem it not only as next to godliness, but as a part of godliness itself. They connect the idea of internal sanctity with that of external purification. They feel that it would be an insult to the Maker they worship to come into His presence covered with impurity. Hence the Mahomedans devote almost as much care to the erection of baths, as to that of mosques ; and alongside the place of worships is usually found the place of cleansing ; so that the faithful may have the ready means of purification previous to their act of worship. 15 20 25

"What worship," says a great writer, "is there not in mere washing !—perhaps one of the most

moral things a man, in common cases, has it in his power to do, Strip thyself, go into the bath, or were it into the limpid pool of a running brook, and there wash and be clean ; thou wilt
5 step out again a purer and a better man. This consciousness of perfect outer pureness—that to thy skin there now adheres no foreign speck of imperfection—how it radiates on thee, with cunning symbolic influences to thy very soul !
10 thou hast an increased tendency towards all good things whatsoever. The oldest Eastern sages with joy and holy gratitude, had felt it to be so, and that it was the Maker's gift and will,"

The common well-being of men, women, and
15 children depends upon attention to what at first sight may appear comparatively trivial matters. And unless these small matters be attended to, comfort in person, mind, and feeling is absolutely impossible. The physical satisfaction of a child,
20 for example, depends upon attention to its feeding, clothing, and washing. These are the commonest of common things, and yet they are of the most essential importance. If the child is not properly fed and clothed, it will grow up
25 feeble and ill-conditioned. And as the child is, so will the man be.

Grown people cannot be comfortable without

regular attention to these common matters. Every one needs, and ought to have, comfort at home ; and comfort is the united product of cleanliness, thrift, regularity, industry—in short, a continuous performance of duties, each in itself apparently trivial. The cooking of a potato, the baking of a loaf, the mending of a shirt, the darning of a pair of stockings, the making of a bed, the scrubbing of a floor, the washing and dressing of a baby, are all matters of no great moment ; but a woman ought to know how to do these, before the management of a household, however poor, is entrusted to her.

"Why," asked Lord Ashburton in a lecture to the students of the Wolvesey training-schools, "why was one mother of a family a better economist than another ? Why could one live in abundance where another starved ? Why, in similar dwellings, were the children of one parent healthy, of another puny and ailing ? Why could this labourer do with ease a task that would kill his fellow ? It was not luck nor chance that decided those differences ; it was the patient observation of nature that suggested to some gifted minds rules for their guidance which had escaped the heedlessness of others."

It is not so much, however, the patient

observation of nature, as good training in the home and in the school, that enables some women to accomplish so much more than others, in the development of human beings and the promotion
5 of human comfort. And to do this efficiently, women as well as men require to be instructed as to the nature of the objects upon which they work.

Take one branch of science as an illustration—
10 the physiological. In this science we hold that every woman should receive some instruction. And why ? Because, if the laws of physiology were understood by women, children would grow up into better, healthier, happier, and probably
15 wiser, men and women. Children are subject to certain physiological laws, the observance of which is necessary for their health and comfort. Is it not reasonable, therefore, to expect that women should know something of those laws, and of
20 their operation ? If they are ignorant of them they will be liable to commit all sorts of blunders, productive of suffering, disease, and death. To what are we to attribute the frightful mortality of children in most of our large towns—where one-
25 half of all that are born perish before they reach their fifth year ? If women, as well as men, knew something of the laws of healthy living, about

the nature of the atmosphere, how its free action upon the blood is necessary to health—of the laws of ventilation, cleanliness, and nutrition—we cannot but think that the moral, not less than the physical condition of the human beings committed to their charge, would be greatly improved and promoted.

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Were anything like a proper attention given to common things, there would not be such an amount of discomfort, disease, and mortality amongst the young. But we accustom people to act as if there were not such provisions as natural laws. If we violate them, we do not escape the consequences because we have been ignorant of their mode of operation. We have been provided with intelligence that we might *know* them ; and if society keep its members blind and ignorant, the evil consequences are inevitably reaped. Thus tens of thousands perish for lack of knowledge of even the smallest, and yet most necessary conditions of right living.

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Women have also need to be taught the important art of domestic economy. If they do not earn the family income, at least they have to spend the money earned ; and their instruction ought to have a view to the spending of that money wisely. For this purpose a knowledge

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of arithmetic is absolutely necessary. Some may say, "What use can a woman have for arithmetic?" But when men marry, they soon find this out. If the woman who has a household to manage be innocent of addition and multiplication ; and if she fail to keep a record of her income or expenditure, she will, before long, find herself in great trouble. She will find that she cannot make the ends meet, and then run into debt. If she spend too much on dress, she wlll have too little for food or education. She will commit extravagances in one direction or another, and thus subject her household to great discomfort. She may also bring her husband into trouble through the debts she has contracted, and make a beginning of his misfortunes and sometimes of his ruin.

Much might be said in favour of household management, and especially in favour of improved cookery. Ill-cooked meals are a source of discomfort in many families. Bad cooking is waste—waste of money and loss of comfort. Whom God has joined in matrimony, ill-cooked joints and ill-boiled potatoes have very often put asunder. Among the "common things" which educators should teach the rising generation, this ought certainly not to be overlooked. It is the

commonest and yet most neglected of the branches of female education.

The greater part of human labour is occupied in the direct production of the materials for human food. The farming classes and their labourers devote themselves to the planting, rearing, and reaping of oats and other cereals ; and the grazing farmer to the production of cattle and sheep, for the maintenance of the population at large. All these articles—corn, beef, mutton, and such-like—are handed over to the female half of the human species to be converted into food, for the sustenance of themselves, their husbands, and their families. How do they use their power ? Can they cook ? Have they been taught to cook ? Is it not a fact that, in this country, cooking is one of the lost or undiscovered arts ?

Thousands of artisans and labourers are deprived of half the actual nutriment of their food, and continue half-starved, because their wives are utterly ignorant of the art of cooking. They are yet in entire darkness as to the economizing of food, and the means of rendering it palatable and digestible.

Even the middle classes are badly served in this respect. "If we could see," says a public

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writer, "by the help of an Asmodeus, what is going on at the dinner-hour of the humbler of the middle class—what a spectacle of discomfort, waste, ill-temper, and consequent ill-conduct it 5 would be ! The man quarrels with his wife because there is nothing he can eat, and he generally makes up in drink for the deficiencies in the article of food. There is thus not only the direct waste of food and detriment to health, 10 but the further consequent waste of the use of spirits, with its injury to the habits and the health."

On the other hand, people who eat well, drink moderately ; the satisfaction of the appetite dispensing with the necessity for resorting to stimulants. Good humour too, and good health, follow a good meal ; and by a good meal we mean anything, however simple, well dressed in its way. A rich man may live very expensively and very 20 ill ; and a poor man may live frugally and very well, if it be his good fortune to have a good cook in his wife or in his servant.

The most worthless unit in a family is an ill-managing wife, or an indolent woman of any sort. 25 The fair sex are sometimes very acute in what concerns themselves. They keep a tight hand over their dressmakers and milliners. They can

tell to a thread when a flounce is too narrow or a tuck too deep. But if their knowledge only extends to their own dress, they are not help-meets, but incumbrances. If they know nothing of their kitchen, and are at the mercy of the cook, their table will soon become intolerable. Bad soup, soft and flabby fish, meat burnt outside and raw within. The husband will soon fly from the Barmecide feast, and take refuge in his club, where he will not only find food that he can digest, but at the same time fly from the domestic discord that usually accompanies ill-cooked victuals at home.

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CHAPTER XII.

THE ART OF LIVING.

THE Art of Living deserves a place among the Fine Arts. Like Literature, it may be ranked with the Humanities. It is the art of turning the means of living to the best account—of making the best of everything. It is the art of extracting from life its highest enjoyment, and through it, of reaching its highest results.

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To live happily, the exercise of no small degree of art is required. Like poetry and paint-

ing, the art of living comes chiefly by nature; but all can cultivate and develop it. It can be fostered by parents and teachers, and perfected by self-culture. Without intelligence, it cannot
5 exist.

Happiness is not, like a large and beautiful gem, so uncommon and rare, that all search for it is vain, all efforts to obtain it hopeless ; but it consists of a series of smaller and commoner
10 gems, grouped and set together, forming a pleasing and graceful whole. Happiness consists in the enjoyment of little pleasures scattered along the common path of life, which, in the eager search for some great and exciting joy, we are
15 apt to overlook. It finds delight in the performance of common duties, faithfully and honourably fulfilled.

The art of living is abundantly exemplified in actual life. Take two men of equal means—one
20 of whom knows the art of living, and the other not. The one has the seeing eye and the intelligent mind. Nature is ever new to him, and full of beauty. He can live in the present, rehearse the past, or anticipate the glory of the future.
25 With him, life has a deep meaning, and requires the performance of duties which are satisfactory to his conscience, and are therefore pleasurable.

He improves himself, acts upon his age, helps to elevate the depressed classes, and is active in every good work. His hand is never tired, his mind is never weary. He goes through life joyfully, helping others to its enjoyment. Intelligence, ever expanding, gives him every day fresh insight into men and things. He lays down his life full of honour and blessing, and his greatest monument is the good deeds he has done, and the beneficent example he has set before his 10 fellow-creatures. 5

The other has comparatively little pleasure in life. He has scarcely reached manhood, ere he has exhausted its enjoyments. Money has done every-thing that it could for him. Yet he feels life to be vacant and cheerless. Travelling does him no good ; for, for him history has no meaning. He is only alive to the impositions of innkeepers and couriers, and the disagreeableness of travelling for days amidst great mountains, among peasants and sheep, cramped up in a carriage. Picture galleries he feels to be a bore, and he looks into them because other people do. 'These "pleasures" soon tire him, and he becomes *blase*. When he grows old, and has run the round of fashionable dissipations, and there is nothing left which he can relish, life be- 15 20 25

comes a masquerade, in which he recognizes only knaves, hypocrites, and flatterers. Though he does not enjoy life, yet he is terrified to leave it. Then the curtain falls. With all his wealth, life 5 has been to him a failure, for he has not known the Art of Living, without which life cannot be enjoyed.

It is not wealth that gives the true zest to life—but reflection, appreciation, taste, culture. Above 10 all, the seeing eye and the feeling heart are indispensable. With these, the humblest lot may be made blest. Labour and toil may be associated with the highest thoughts and the purest tastes. 15 The lot of labour may thus become elevated and ennobled. Montaigne observes that “all moral philosophy is as applicable to a vulgar and private life as to the most splendid.”

Even in material comfort, good taste is a real economist, as well as an enhancer of joy. Scarcely 20 have you passed the doorstep of your friend’s house, when you can detect whether taste presides within it or not. There is an air of neatness, order, arrangement, grace, and refinement, that gives a thrill of pleasure, though you cannot define it, 25 or explain how it is. There is a flower in the window, or a picture against the wall, that marks the home of taste. A bird sings at the window-

sill ; books lie about ; and the furniture, though common, is tidy, suitable, and, it may be, even elegant.

The art of living extends to all the economies of the household. It selects wholesome food, and serves it with taste. There is no profusion : the fare may be very humble, but it has a savour about it ; everything is so clean and neat, the water so sparkles in the glass, that you do not desire richer viands, or a more exciting beverage.

Look into another house, and you will see profusion enough, without either taste or order. The expenditure is larger, and yet you do not feel "at home" there. The atmosphere seems to be full of discomfort. Books, hats, shawls, and stockings in course of repair, are strewn about. Two or three chairs are loaded with goods. The rooms are hugger-mugger. No matter how much money is spent, it does not mend matters. Taste is wanting, for the manager of the household has not yet learnt the Art of Living.

You see the same contrast in cottage life. The lot of poverty is sweetened by taste. It selects the healthiest, openest neighbourhood, where the air is pure and the streets are clean. You see, at a glance, by the sanded doorstep, and the windowpanes without a speck—perhaps blooming roses

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or geraniums shining through them—that the tenant within, however poor, knows the art of making the best of his lot! How different from the foul cottage-dwellings you see elsewhere ; with
5 the dirty children playing in the gutters, the slattern-like women lounging by the door-cheek, and the air of sullen poverty that seems to pervade the place. And yet the weekly income in the former home may be no greater, perhaps
10 even less, than in that of the other.

How is it, that of two men, working in the same field or in the same shop, one is merry as a lark,—always cheerful, well-clad, and as clean as his work will allow him to be,—comes out on Sunday mornings in his best suit, to go to church with his family,—is never without a penny in his purse, and has something besides in the savings bank,—is a reader of books and a subscriber to a newspaper, besides taking in some literary journal
15 20 for family reading : whilst the other man, with equal or even superior weekly wages, comes to work in the mornings sour and sad,—is always full of grumbling, is badly clad and badly shod,—is never seen out of his house on Sundays till about
25 midday, when he appears in his shirt-sleeves, his face unwashed, his hair unkempt, his eyes bleared and bloodshot,—his children left to run

about the gutters, with no one apparently to care for them,—is always at his last coin, except on Saturday night, and then he has a long score of borrowings to repay,—belongs to no club, has nothing saved, but lives literally from hand to mouth,—reads none, thinks none, but only toils, eats, drinks, and sleeps ;—why is it that there is so remarkable a difference between these two men ?

Simply for this reason.—that the one has the intelligence and the art to extract joy and happiness from life—to be happy himself, and to make those about him happy ; whereas the other has not cultivated his intelligence, and knows nothing whatever of the art of either making himself or his family happy. With the one life is a scene of loving, helping, and sympathizing,—of carefulness, forethought, and calculation,—of reflection, action, and duty ;—with the other, it is only a rough scramble for meat and drink ; duty is not thought of, reflection is banished, prudent forethought is never for a moment entertained.

But look to the result : the former is respected by his fellow-workmen and beloved by his family,—he is an example of well-being and well-doing to all who are within reach of his influence ; whereas the other is as unreflective and miserable as nature will allow him to be.—he is shunned by

good men,—his family are afraid at the sound of his footsteps, his wife perhaps trembling at his approach,—he dies without leaving any regrets behind him, except, it may be, on the part of his
5 family, who are left to be maintained by the charity of the public or by the pittance doled out by the overseers.

For these reasons, it is worth every man's while to study the important Art of living happily.

10 Even the poorest man may by this means extract an increased amount of joy and blessing from life. The world need not be "a vale of tears," unless we ourselves will it to be so. We have the command, to a great extent, over our own lot. At all
15 events, our mind is our own possession ; we can cherish happy thoughts there ; we can regulate and control our tempers and dispositions to a considerable extent ; we can educate ourselves, and bring out the better part of our nature, which in
20 most men is allowed to sleep a deep sleep ; we can read good books, cherish pure thoughts, and lead lives of peace, temperance, and virtue, so as to secure the respect of good men and transmit the blessing of a faithful example to our suc-
25 cessors. *

The Art of Living is best exhibited in the Home. The first condition of a happy home,

where good influences prevail over bad ones, is Comfort. Where there are carking cares, querulousness, untidiness, slovenliness, and dirt, there can be little comfort either for man or woman. The husband who has been working all day expects to have something as a compensation for his toil. The least that his wife can do for him is to make his house snug, clean, and tidy, against his home-coming at eve. That is the truest economy—the best house-keeping 10—the worthiest domestic management—which makes the home so pleasant and agreeable, that a man feels, when approaching it, that he is about to enter a sanctuary : and that, when there, there is no ale-house attraction that can draw him away 15 from it.

Some say that we worship Comfort too much. The word is essentially English, and is said to be untranslatable, in its full meaning, into any foreign language. It is intimately connected with the 20 Fireside. In warmer climes, people contrive to live out of doors. They sun themselves in the streets. Half their life is in public. The genial air woos them forth, and keeps them abroad. They enter their houses merely to eat and sleep. 25 They can scarcely be said to *live* there.

How different is it with us ! The raw air

without, during so many months of the year, drives us within doors. Hence we cultivate all manner of home pleasures. Hence the host of delightful associations which rise up in the mind

5 at the mention of the word Home. Hence our house-hold god, Comfort.

We are not satisfied merely with a home. It must be comfortable. The most wretched, indeed, are those who have no homes—the homeless!

10 But not less wretched are those whose homes are without comfort—those of whom Charles Lamb once said, "The homes of the very poor are no homes." It is Comfort, then, that is the soul of the home—its essential principle—its vital element.

15 Comfort does not mean merely warmth, good furniture, good eating and drinking. It means something higher than this. It means cleanliness, pure air, order, frugality—in a word, house-thrift and domestic government. Comfort is the soil in which the human being grows—not only physically, but morally. Comfort lies, indeed, at the root of many virtues.

20 Wealth is not necessary for comfort. Luxury requires wealth, but not comfort. A poor man's home, moderately supplied with the necessaries of life, presided over by a cleanly, frugal housewife,

may contain all the elements of comfortable living. Comfortlessness is for the most part caused, not so much by the absence of sufficient means, as by the absence of the requisite knowledge of domestic management.

Comfort, it must be admitted, is in a great measure *relative*. What is comfort to one man, would be misery to another. Even the commonest mechanic of this day would consider it miserable to live after the style of the nobles a few centuries ago : to sleep on straw beds, and live in rooms littered with rushes. William the Conqueror had neither a shirt to his back, nor a pane of glass to his windows. Queen Elizabeth was one of the first to wear silk stockings. The Queens before her were stockingless.

Comfort depends as much on persons as on "things." It is out of the character and temper of those who govern homes, that the feeling of comfort arises, much more than out of handsome furniture, heated rooms, or household luxuries and conveniences.

• Comfortable people are kindly-tempered. Good temper may be set down as an invariable condition of comfort. There must be peace, mutual forbearance, mutual help, and a disposition to make the best of everything. "Better is a dinner of

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herbs where love is, than a stalled ox and hatred therewith."

Comfortable people are persons of common sense, discretion, prudence, and economy. They
5 have a natural affinity for honesty and justice, goodness and truth. They do not run into debt—for that is a species of dishonesty. They live within their means, and lay by something for a rainy day. They provide for the things of their
10 own household—yet they are not wanting in hospitality and benevolence on fitting occasions. And what they do, is done without ostentation.

Comfortable people do everything in order. They are systematic, steady, sober, industrious.
15 They dress comfortably. They adapt themselves to the season—neither shivering in winter, nor perspiring in summer. They do not toil after a "fashionable appearance." They expend more on warm stockings than on gold rings : and prefer
20 healthy, good bedding, to gaudy window-curtains. Their chairs are solid, not gimcrack. They will bear sitting upon, though they may not be ornamental.

The organization of the home depends for the
25 most part upon woman. She is necessarily the manager of every family and household. How much, therefore, must depend upon her intelli-

gent co-operation ! Man's life revolves round woman.

It is the sun of his social system. She is the queen of domestic life. The comfort of every home mainly depends upon her—upon her character, her temper, her power of organization, and her business management. A man may be economical ; but unless there be economy at home, his frugality will be comparatively useless. "A man cannot thrive," the proverb says, "unless his wife let him," 10

House-thrift is homely, but beneficent. Though unseen of the world, it makes many people happy. It works upon individuals ; and by elevating them, it elevates society itself. It is in fact a receipt of infallible efficacy, for conferring the greatest possible happiness upon the greatest possible number. Without it legislation, benevolence, and philanthropy are mere palliatives, sometimes worse than useless because they hold out 20 hopes which are for the most part disappointed.

How happy does a man go forth to his labour or his business, and how doubly happy does he return from it, when he knows that his means are carefully husbanded and wisely applied by a judicious and well-managing wife. Such a woman is not only a power in her own house, but her exam- 25

she goes forth amongst her neighbours, and she stands before them as a model and a pattern. The habits of her children are formed after her habits: her actual life becomes the model after which they 5 unconsciously mould themselves; for example always speaks more eloquently than words: it is instruction in action—wisdom at work. —

First amongst woman's qualities is the intelligent use of her hands and fingers. Every one 10 knows how useful, how indispensable to the comfort of a household, is the tidy, managing, handy woman. Pestalozzi, with his usual sagacity, has observed, that half the education of a woman comes through her fingers. There are wisdom 15 and virtue at her finger-ends. But intellect must also accompany thrift: they must go hand in hand. A woman must not only be clever with her fingers, but possessed of the power of organizing household work.

20 There must be Method. The late Sir Arthur Helps observed, that "as women are at present educated, they are for the most part thoroughly deficient in *method*. But this surely might be remedied by training. To take a very humble 25 and simple instance. Why is it that a man-cook is always better than a woman-cook? Simply because a man is more methodical in his

arrangements, and relies more upon his weights and measures. An eminent physician told me that he thought women were absolutely deficient in the appreciation of time. But this I hold to be merely one instance of their general want of accuracy for which there are easy remedies : that is, easy if begun early enough." 5

Accordingly, to manage a household efficiently there must be Method. Without this, work cannot be got through satisfactorily either in offices, workshops, or households. By arranging work properly, by doing everything at the right time, with a view to the economy of labour, a large amount of business can be accomplished. Muddle flies before method ; and hugger-mugger disappears. There is also a method in spending —in laying out money—which is as valuable to the housewife as method is in accomplishing her work. Money slips through the fingers of some people like quicksilver. We have already seen that many men are spendthrifts. But many women are the same. At least they do not know how to expend their husband's earnings to the best advantage. You observe things very much out of place—frills and ruffles and ill-darned stockings—fine bonnets and clouted shoes—silk gowns and dirty petticoats ; while the husband 10 15 20 25

READINGS FROM SMILES.

goes about ragged and torn, with scarcely a clean thing about him.

Industry is of course essential. This is the soul of business ; but, without method, industry will be less productive. Industry may sometimes look like confusion. But the methodical and industrious woman gets through her work in a quiet, steady style—without fuss, or noise, or dust-clouds.

10 Prudence is another important household qualification. Prudence comes from cultivated judgment : it means practical wisdom. It has reference to fitness, to propriety ; it judges of the right thing to be done, and of the right way of doing it. It calculates the means, order, time, and method of doing. Prudence learns much from experience, quickened by knowledge.

15 Punctuality is another eminently household qualification. How many grumblings would be avoided in domestic life, by a little more attention being paid to this virtue. Late breakfasts and late dinners—"too late" for church and market—"cleanings", out of time, and "washings" protracted till midnight—bills put off with a "call again to-morrow"—engagements and promises unfulfilled—what a host of little nuisances spring to mind, at thought of the unpunctual housewife !

The unpunctual woman, like the unpunctual man, becomes disliked, because she consumes our time, interferes with our plans, causes uneasy feelings, and virtually tells us that we are not of sufficient importance to cause her to be more punctual. To the business man, time is money, and to the business woman it is more—it is peace, comfort, and domestic prosperity.

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Perseverance is another good household habit. Lay down a good plan, and adhere to it. Do not be turned from it without a sufficient reason. Follow it diligently and faithfully, and it will yield fruit in good season. If the plan be a prudent one, based on practical wisdom, all things will gravitate towards it, and a mutual dependence will gradually be established among all the parts of the domestic system.

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We might furnish numerous practical illustrations of the truth of these remarks, but our space is nearly filled up, and we must leave the reader to supply them from his or her own experience.

There are many other illustrations which might be adduced, of the art of making life happy. The management of the temper is an art full of beneficent results. By kindness, cheerfulness, and forbearance, we can be happy almost at will ; and at the same time spread happiness about us

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on every side. We can encourage happy thoughts in ourselves and others. We can be sober in habit. What can a wife and her children think of an intemperate husband and father ? We can be 5 sober in language, and shun cursing and swearing—the most useless, unmeaning, and brutal of vulgarities. Nothing can be so silly and unmeaning—not to say shocking, repulsive, and sinful—as the oaths so common in the mouths of vulgar swearers. 10 They are profanation without purpose—impiety without provocation—blasphemy without excuse.

This leads us to remark, in passing, that in this country we are not sufficiently instructed in the Art of Good Manners. We are rather gruff, 15 and sometimes unapproachable. Manners do not make the man, as the proverb alleges ; but manners make the man much more agreeable. A man may be noble in his heart, true in his dealings, virtuous in his conduct, and yet un- 20 mannerly. Suavity of disposition and gentleness of manners give the finish to the true gentleman.

By Good Manners we do not mean Etiquette. This is only a conventional set of rules adopted by what is called “good society” ; and many of 25 the rules of etiquette are of the essence of rudeness. Etiquette does not permit genteel people to recognize in the streets a man with a shabby

coat, though he be their brother. Etiquette is a liar in its "not at home"—ordered to be told by servants to callers at inconvenient seasons.

Good manners include many requisites ; but they chiefly consist in politeness, courtesy, and kindness. They cannot be taught by rule, but they may best be taught by example. It has been said that politeness is the art of showing men, by external signs, the internal regard we have for them. But a man may be perfectly polite to another, without necessarily having any regard for him. Good manners are neither more nor less than beautiful behaviour. It has been well said that "a beautiful form is better than a beautiful face, and a beautiful behaviour is better than a beautiful form ; it gives a higher pleasure than statues or pictures ; it is the finest of the fine arts."

Manner is the ornament of action ; indeed a good action, without a good manner of doing it, is stripped of half its value. A poor fellow gets into difficulties, and solicits help of a friend. He obtains it, but it is with a "*There—take that ; but I don't like lending.*" The help is given with a kind of kick, and is scarcely accepted as a favour. The manner of the giving long rankles in the mind of the acceptor. Thus good manners

mean kind manners—benevolence being the pre-ponderating element in all kinds of pleasant intercourse between human beings.

A story is told of a poor soldier having one day called at the shop of a hairdresser, who was busy with his customers, and asked relief—stating that he had stayed beyond his leave of absence, and unless he could get a lift on the coach, fatigue and severe punishment awaited him. The hairdresser listened to his story respectfully, and gave him a guinea. “God bless you, sir !” exclaimed the soldier, astonished at the amount. “How can I repay you? I have nothing in the world but this”—pulling out a dirty piece of paper from his pocket : ‘it is a receipt for making blacking ; it is the best that was ever seen ; many a half-guinea I have had for it from the officers, and many bottles I have sold ; may you be able to get something for it to repay yor for your kindness to the poor soldier.” Oddly enough, that dirty piece of paper proved worth half a million of money to the hairdresser. It was no less than the receipt for the famous Day and Martin’s blacking ; the hairdresser being the wealthy Mr. Day, whose manufactory is one of the notabilities of the metropolis.

Good manners have been supposed to be a

peculiar mark of gentility, and that the individual exhibiting them has been born in some upper class of society. But the poorest classes may exhibit good manners towards each other, as well as the richest. One may be polite and kind towards others, without a penny in the purse. Politeness goes very far ; yet it costs nothing. It is the cheapest of commodities. But we want to be taught good manners, as well as other things. Some happy natures are "to the manner born." But the bulk of men need to be taught manners, and this can only be efficiently done in youth."

LIFE AND LABOUR.

CHAPTER I.

THE MAN AND GENTLEMAN.

Come wealth or want, come good or ill :

Let young and old accept their part,

And bow before the awful Will,

And bear it with an honest heart.

Who misses or who wins the prize—

Go, lose or conquer as you can,

But if you fail, or if you rise,

Be each, pray God, a gentleman—THACKERAY.

THE life of man in this world is, for the most part, a life of work. In the case of ordinary men work may be regarded as their normal condition. Every man worth calling a man should be willing and able to work. The honest labouring man finds work necessary for his sustenance ; but it is equally necessary for men of all conditions, and in every relationship of life.

How can one be idle when others are busy ; how maintain social respect, honour, and responsibility ? Work is the best of all educators ; for it forces men into contact with others, and with things as they really are. If we consult biography, it will be found that the worthiest men

have been the most industrious in their callings, the most sedulous in their investigations, the most heroical in their undertakings. Indeed, to work of hand and brain the world is mainly indebted for its intelligence, its learning, its advancement, and its civilisation. 5

Labour is indeed the price set upon everything which is valuable. Nothing can be accomplished without it. The greatest of men have risen to distinction by unwearied industry and patient application. They may have inborn genius, their natures may be quick and agile, but they cannot avoid the penalty of persevering labour. Labour, however, is not a penalty ; work, with hope, is a pleasure. "There is nothing so laborious," said St. Augustine, "as *not* to labour. Blessed is he who devotes his life to great and noble ends, and who forms his well-considered plans with deliberate wisdom." It is not, however, in the noblest plans of life, but in the humblest, that labour avails most. Idleness wastes a fortune in half the time that industry makes one. "Fortune," says the Sanskrit proverb, "attendeth that Lion amongst men who exerteth himself ; they are weak men who declare Fate to be the sole cause." 10 15 20 25

An indulgence in *dolce far niente* causes about

half of the hindrances of life. Laziness is said to be one of the greatest dangers that beset the youth of this country. Some young men shirk work, or anything that requires effort or labour. Few people can entertain the idea that they are of no use in the world ; or that they are ruining themselves by their laziness. Yet the lazy person who does no work loses the power of enjoyment. His life is all holiday, and he has no interval of leisure for relaxation. The life-a-beds have never done anything in the world. Events sweep past and leave them slumbering and helpless. "What is often called indolence," says Crabb Robinson, "is, in fact, the unconscious consciousness of incapacity."

"Idleness," says Jeremy Taylor, "is the burial of a living man, an idle person being so useless to any purposes of God and man, that he is like one that is dead, unconcerned in the changes and necessities of the world ; and he only lives to spend his time, and eat the fruits of the earth, like a vermin or a wolf. When their time comes, they die and perish, and in the meantime do no good ; they neither plough nor carry burthens ; all that they do is either unprofitable or mischievous. Idleness, indeed, is the greatest prodigality in the world."

The old Greeks insisted on the necessity of labour as a social end. Solon said, "He who does not work is handed over to the tribunals." Another said, "He that does not work is a robber." Labour is one of the best antidotes to crime." As the old proverb has it, "An idle brain is the devil's workshop," for by doing nothing we learn to do ill. The man who does not work, and thinks himself above it, is to be pitied as well as condemned. Nothing can be more terrible than active ignorance and indulged luxury. Self-indulgence saps the foundation of morals, destroys the vigour of manhood, and breeds dis-tempers that nothing but death can eradicate.

Those who know most know best that the devil usually presents himself in the guise of an angel of light, and that sin, in its most seductive forms, arrays itself in the garb of pleasure. The Turkish proverb says, "The devil tempts the idle man, but the idle man tempts the devil." He who follows the devil's lurid light will find before long that ruin follows close upon self-indulgence, and that sorrow becomes only the ghost of joy.

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In the most ordinary affairs—in the business or calling by which we live—at home or abroad—

we must take heed of the value of time, keep watch over it, and be punctual to others as well as as to ourselves. Without punctuality, indeed, men are kept in a perpetual state of worry,
5 trouble, and annoyance. Punctuality is said to be the politeness of kings. It is also the politeness of subjects. When a certain nobleman, who had made an appointment with George III., went to his Majesty too late, the king made a
10 remark upon his unpunctuality ; on which the nobleman replied, "Better late than never.—" "No," said the king, "that is a mistake ; I say, *better never than late.*" "Too late" is the curse of life ; too late for obedience ; too late for love ;
15 too late for respect ; too late for reverence ; too late for reform ; too late for success ; but not too late for ruin.

No life need be useless unless its owner choose. We can improve and elevate ourselves,
20 and improve and elevate others. We can make ourselves better, and make others better. But this can only be done by the patient use of our moral and intellectual faculties. Miss Julia Wedgwood says, "Of all the mental gifts, the
25 rarest is intellectual patience, and the last lesson of culture is to believe in difficulties which are invisible to ourselves." Many are born with

noble gifts and talents ; but patient labour is necessary to make them available. Bacon, Newton, and Watt—Pitt, Wellington, and Palmerston—Scott, Byron, and Thackeray—worked as hard in their lifetime as common mechanics. Indeed, no man of ascendancy in science, politics, or literature, can maintain and advance his position without long-continued patience and long-protracted labour.

Buffon was probably not far from the truth 10 when he asserted that the genius of great men consisted in their superior patience. Nothing repelled nor tired them ; they turned every moment to account. "Not a day without a line" was the maxim of Appelles. Constant and intelligent observation was the practice of Newton. "We must ascertain what will do, by finding out what will *not* do," was the saying of Watt.

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Iago embodies a lesson of wisdom in his 20 speech to Brabantio : "'Tis in ourselves that we are thus and thus. Our bodies are our gardeners, to which our *wills* are gardeners : so that if we will plant nettles, or sow lettuce ; set hyssop, and weed up thyme ; supply it with one gender of herbs, or distract it with many ; either to have it sterile with idleness, or manured with

industry—why, the power and corrigible authority of this lies in our wills.” Though we may hate Iago, we thank him for teaching this wholesome lesson.

5 Will, indeed! But this requires courage, patient courage. It requires the fortitude which can resist, bear up, and hold on, in spite of difficulties. It needs that resolute effort of the will which we call perseverance. Perseverance is

10 energy made habitual; and perseverance in labour, judiciously and continuously applied, becomes genius. Success in removing obstacles depends upon this law of mechanics,—the greatest amount of force at your disposal concentrated at a given

15 point. If your constitutional force be less than another man's, you equal him if you continue it longer and concentrate it more. A man's genius is always, at the beginning of life, as much unknown to himself as to others. It is only after

20 repeated trials that he dares to think himself equal to undertakings in which those who succeed have secured the admiration of mankind. The spring which issues from the mountain rock as a brook, by the accumulation of streamlets becomes

25 a rivulet, then a rolling river, and eventually part of the fathomless ocean, simply by pushing steadily and persistently onward.

Many are dismayed by difficulties, which in most cases are really our helpers. They teach us experience and incite us to perseverance. "The head of Hercules," says Ruskin, was always struck covered with a lion's skin, with the claws joining under the chin, to show that when we had conquered our misfortunes they became a help to us." Events are never in themselves absolute. Their results depend upon the quality and character of the individual. Misfortune may even be the stepping-stone for genius—a treasure to the able man, though to the weak man an abyss. Many a man of possible distinction and goodness has been lost to the world simply because nothing interrupted the course of his prosperity. Everything depends upon will and willingness. Where the will is ready, the ways are not wanting.

"This Life is progress ; for the better still
We hope and strive ; and oft Adversity
Is Truth's best teacher—stimulates to life
Else dormant faculties ; invokes our faith,
Submission, and endurance."

There is no such thing as remaining stationary in life. All that is human goes backward if it does not go forward. Where obstacles intervene we must march through them—difficulties notwithstanding. Sir Philip Sidney's

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motto was a fine one—*Viam aut inveniam aut faciam*, I will find a way or make one. Ease makes children ; it is difficulty that makes men. Many persons owe their good fortune to some
5 disadvantage under which they have laboured, and it is in struggling against it that their best faculties are brought into play. Strength or weakness of character is never more truly tested than by the occurrence to an individual of some
10 sudden change in his outward condition ; and this is especially observable if the change be a painful one. He is thrown suddenly upon his own resources, and displays altogether unexpected qualities of character which often lead to distinction
15 and eminence.

Suffering is a heavy plough driven by an iron hand ; it cuts deeply into the rebellious soil, but opens it up to the fertilising influences of nature, and often ends in the richest crops. Even antagonism of the most active kind is one of man's greatest blessings. It evokes strength, perseverance, and energy of character. Thus our antagonist becomes our helper. Men may be plucky, but pluck without perseverance is a poor thing.
20 Emotions which live and die as emotions add very little to human regeneration. It is only by constant effort, even in the midst of failures, that
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the greatest things are accomplished. "Failures," says the Welsh proverb, "are but the pillars of success."

We have spoken of the gospel of work ; let us speak of the gospel of leisure. "Without labour there is no leisure," has become a proverb. Yet one may labour too much, and become so habituated to work and to work only, as to be unable to enjoy leisure. Men cannot rise to the better attributes of their nature when their life is entirely filled with labour. Some devote themselves to business so exclusively with the object of taking leisure at some future time, that when they have accumulated enough for the purpose, they find themselves utterly unable to find enjoyment or pleasure in cessation from work. Their *Château en Espagne* has vanished. It is "too late!" The mind has become crippled and dwarfed by too exclusive occupation. They cannot find variety of employment. Their free thought has dwindled ; their mind has been exercised in one groove only—perhaps a narrow one ; they cannot even take a holiday. The leisure which they have found proves of little use to them. Like the retired tallow-chandler, they must needs return to their old occupation "on melting days."

Work is not quite a blessing when it degene-

rates into drudgery ; for drudgery does not produce happiness or beauty of character. On the contrary, its tendency is to narrow and degrade it. Work is not the be-all and the end-all of humanity. It is not an end in itself ; still less the highest earthly good. It is a great thing, however, to be independent—to maintain ourselves and pay our debts out of our own honest labour. Work is not ignoble ; but it is ignoble to earn a shilling, and to live idle on threepence a day till the pence are exhausted. "Well," says Balzac, "the thousands of tons of pleasure that we may gather in the fields of society will not pay our debts at the end of the month ; so we must work, work, work" By the sweat of our brow or brain we must reap our harvest. Though riches may corrupt the morals and harden the heart, yet poverty breaks the spirit and courage of a man, plants his pillow with thorns, and makes it difficult for him to be honest, virtuous and honourable.

Thus, everything has to be taken with moderation. Work is good and honourable, not so much for itself as for higher objects—for the cultivation of the mind, for the development of the higher powers, and for the due enjoyment of life. Indeed, as we shall find, some of the best

work in the spheres of literature and science has been done by men habitually occupied in business affairs: It is the excess of business, carried on under extreme pressure, which is so fatal to serene and happy existence. "He that is wise," said Lord Bacon, "let him pursue some desire or other ; for he that doth not affect something in chief, unto him all things are distasteful and tedious." And again : "The most active or busy man that hath been or can be, hath no question, many vacant times of leisure, while he expecteth the tides and returns of business, except he be either tedious and of no despatch, or lightly and unworthily ambitious to meddle with things that may be better done by others."

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A great point is to vary our occupation. We must do one thing well ; and for the rest take relaxation, and adopt variety of work. This is the true way to enjoy leisure and preserve the bloom and grace of life. Holidays can then be enjoyed ; exercise will be found for faculties of mind hidden away unused ; and variety of work will recruit the springs of pleasure and give a crispness to enjoyment, so as to render life a continuous holiday. There are so many ways of innocently and profitably enjoying leisure. Nature opens her inexhaustible store of charms. We

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can survey and study her rich variety ; examine her proceedings ; and pierce into her secrets. Her range is infinite—animals, plants, minerals, and the wide extent of scientific inquiry. For

5 the lover of books, literature offers a wide scope. There is the ancient and modern history of men, illustrating the best methods of swaying, educating, and ruling them, for their own advantage and the progress of the world's civilisation. Then
to there is the boundless store of literature,—biography, poetry, the drama—all full of fascinating interest.

The greatest Italian painter and the greatest Italian poet conversely varied their occupations.
15 Michael Angelo went from painting to sonnet-writing ; and Dante exchanged his pen for the painter's pencil ; these were their holidays of the brain. Leonardo da Vinci and Michael Angelo were many-sided, and almost universal artists.
20 They were alike great in painting, sculpture, architecture, and engineering. Rossetti, too, was as great in poetry as in painting.

Other brain-workers demand physical exercise ; they take to deer-stalking or grouse-shooting, not so much for the game they bag, as for the health they seek. Mr. Ashworth, the Quaker, though unused to shooting, said that grouse-shooting

among the heather had saved his life. Angling is the quietest of all pursuits out of doors : it was the hobby of the analytical and philosophical Paley. He impaled a worm as he impaled an antagonist. Sir Humphry Davy and Wollaston were fly-fishers. Davy gave us his experiences in *Salmonia* : he inspired Wollaston with his love of angling, at the same time that he enabled him, when out of doors, to indulge his opportunities for prosecuting the study of geology. Davy considered that the close communion with nature which angling affords is one of its chief charms. It has also an important influence in developing character.

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Dalton another philosopher, took pleasure in exercise in the open air—in walking to his native mountains, and climbing Helvellyn and Skiddaw. But his chief pleasure was bowling. He spent every Thursday, when the weather was fine, at a bowling-green near Manchester, when he joined some congenial associates in a turn at the old English game of bowls. When a distinguished professor of chemistry called at his house Dalton was out, but the professor was directed to look for him at a neighbouring bowling-green. Dalton quietly apologised for being out of his laboratory,

but added that he liked to take a Saturday in the middle of the week.

There are other ways of enjoying an out-of-doors life. Scott planted trees at Abbotsford,

5 wandering about the grounds with his favourite Tom Purdy. Daniel Webster enjoyed and improved his flocks and herds, and cultivated his waste lands. Scott was fond of horses and dogs, and Webster of sheep and swine. Admiral

10 Nelson was fond of bird-nesting, and Admiral Collingwood of gardening. The poet Shelley took pleasure in sailing paper boats—sometimes of Bank of England notes—on the Thames or Serpentine. Dickens was a great walker. He

15 was accustomed to walk from his office in Southampton Street, London, to his house at Gad's Hill Place, near Rochester. Southeby and Wordsworth were indefatigable walkers. They used to be seen “skelping” along the roads in

20 Westmoreland. Wordsworth walked in his hidden gray and country-clogged shoon, sometimes starting up in the mist like a spectre. He studied for the most part out of doors ; his poems indicating his abundant and engrossing love of

25 nature. A stranger who was shown about Wordsworth’s grounds asked to see his study. The servant took him to the library, and said,

"This is master's library, but he studies in the fields."

William Hutton, the bookseller and historian of Birmingham, made repeated walking excursions. He walked, when in his seventy-ninth year, along the Roman Wall, between Wallsend in Northumberland to Bowness in Cumberland ; and afterwards wrote an account of his excursion. In his eighty-fifth year he visited Coatham in Yorkshire, and wrote an account of the journey. 10 He did not walk thither, but journeyed by carriage ; but in his ninetieth year, he walked into and out of Birmingham, about five miles—his daughter saying, "I believe that his walks and his life will finish nearly together." He walked nearly to the end, and lived till ninety-two. "Contentment in old age," said Turganief, "is deserved by him alone who has not lost his faith in what is good, his persevering strength of will, and his desire for active employment." 15 20

Some take pleasure in riding. Men of sedentary occupations take to saddle-leather rather than sole-leather. It stirs up the liver and promotes circulation and digestion. Liston, the surgeon, was a great hunter. Voltaire, when at Cirey, hunted for an appetite. Abraham Tucker, author of *The Light of Nature*, used to ride over

* Banstead Downs to get an appetite for dinner.
Paley tried to ride and even to gallop ; he fell off
many times ; but he had plenty of pluck ; he tried
again and again until he succeeded. An old writer
5 has said, "Stomach is everything, and everything
is stomach." Those who cannot afford saddle-
leather take to sole-leather, and walk ; at all
events you breathe fresh air, and exert the muscles
of nearly every part of the body.

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One of the negative qualities of industry is,
that it keeps one out of mischief. When a man
is busy the devil can hardly find an opportunity of
15 tempting him. "A working monk," said Cassian,
"is assaulted by one devil, but an idle one is
spoiled by numberless bad spirits." Sloth and
idleness are among the basest of qualities. The
idle man is a cypher in society,—nay worse, he is
20 a wen and a burden ; consuming, not producing ;
a disfigurement, and not an ornament. "The way
of a slothful man is a hedge of thorns," said
Solomon. "By much slothfulness the building
decayeth ; and through idleness of the hands the
25 house droppeth through." Industry is indeed the
best fence to innocence and virtue. It is a bar to
all kinds of sin and vice, guarding the avenues of

the heart, and keeping off the occasions and temptations of vice.

Are we rich ? Industry is requisite for managing our wealth wisely, not only for our own and our families' good, but for the benefit of others. 5

Have we honour and repute among men ? Industry is necessary to maintain and enhance our position, and to enable us to give a still more salutary example to others. The noblest birth,

the highest born gentleman, cannot shirk the duty and privilege of industry. 10

If he conceives his privilege to be idleness, then it is his privilege to be most unhappy ; for if he be of no worth or use, and perform no service to God and the world, he can have no title to happiness. "He hath," says

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Dr. Barrow, "all the common duties of piety, of charity, of sobriety, to discharge with fidelity ; for

being a gentleman doth not exempt him from being a Christian, but rather more strictly doth engage him to be such in a higher degree than others. 20

He is particularly God's steward, entrusted with substance for the sustenance and supply of God's family. He hath more talents committed to him, and consequently more employment required of him : if a rustic labourer, or a

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mechanic artisan hath one talent, a gentleman hath ten ; he hath innate vigour of spirit, and

height of courage fortified by use ; he hath accomplishment and refinement of parts by liberal education ; he hath the succours of parentage, alliance, and friendship ; he hath wealth, he hath honour, he hath power and authority ; he hath command of time and leisure : he hath so many precious and useful talents entrusted to him, not to be wrapped up in a napkin or hidden under ground : not to be squandered away in private satisfactions, but for negotiations, to be put out to use, to be improved in the most advantageous way to God's service. . . . In fine, he alone doth appear truly a gentleman, who hath the heart to undergo hard tasks for public good, and willingly taketh pains to oblige his neighbours and friends. The work, indeed, of gentlemen is not so gross, but it may be as smart and painful as any other. For all hard work is not manual ; there are other instruments of action besides the plough, the spade, the hammer, the shuttle : nor doth every work produce sweat, and visible living of body : the head may work hard in contrivance of good designs ; the tongue may be very active in dispensing advice, persuasion, comfort and edification in virtue ; a man may bestir himself in 'going about to do good' ; these are works employing the cleanly industry of a gentleman."

There are, however, various notions about "the true gentleman" amongst the humbler classes. When Sir Walter Scott visited Ireland, and went to see St. Kevin's Bed near Glendalough, Mr. Plunkett, who accompanied him, told the female guide that the visitor was a poet. "Poet?" said she; "the devil a bit of him, but an honourable gentleman; he gave me half-a-crown!" So, when the London cabby receives double his fare, he thinks to himself, "That is quite the gentleman! Even those of a better class often associate gentlemanliness with money-giving; which in many cases is no better than snobbishness. What is it to be a gentleman? Thackeray says: It is to be honest, to be gentle, to be generous, to be brave, to be wise; and possessing all these qualities, to exercise them in the most graceful outward manner. St. Palaye names twelve virtues which are the necessary companions to the true knight: Faith, charity, justice, good sense, prudence, temperance, firmness, truth, liberality, diligence, hope, and valour. To these might be added tolerance and consideration for the feelings and opinions of others.

The true gentleman is of no rank or class. He may be a peasant or a noble. Every man may be gentle, civil, tolerant, and forbearant. You

may find politeness in the tent of the Arab, or in the cottage of the ploughman. Politeness is but natural, genial, and manly deference to others, without sycophancy or hypocrisy. Riches and 5 rank have no necessary connection with gentlemanly qualities. The humblest man may be a gentleman, in word and in spirit. He may be honest, truthful, upright, temperate, courageous, self-respecting, and self-helping. The poor man 10 with a rich spirit is in all ways superior to the rich man with a poor spirit. To use St. Paul's words, the former is "as having nothing, yet possessing all things," while the other, though possessing all things, really has nothing. Only the poor in 15 spirit are really poor. For the man who is rich in spirit, the world is, as it were, held in trust, and in freedom from the grosser cares of life, he alone is entitled to be called the true gentleman.

There is a natural nobility and politeness 20 which consists in generosity and excellence of soul ; and this may be found in the lowest ranks of life. Witness Chaucer's peasant, who lived in peace and perfect charity, loving God with all his heart, whether prosperous or in calamity, and 25 his neighbour as himself ; who would also work

"For Christes sake for every poure wight,
Withouten hire, if it lay in his might."

Politeness of manner is perhaps the last touch in the portrait of a noble character. "A beautiful behaviour," says Emerson "is better than a beautiful form ; it gives a higher pleasure than statues and pictures ; it is the finest of the high arts. 5 Those who exhibit this feature are the creators and revivifiers of sympathy and Christian socialism." It would scarcely be expected that the gruff Dr. Johnson would insist on the importance of politeness in society. "Depend upon it," he said, "the want of it never fails to produce something disagreeable to one or the other." Though half-blind himself, he willingly offered on one occasion to assist an alarmed lady across Fleet Street, to keep her clear of the dangers of the traffic. He piqued himself on his politeness to ladies, and always handed them to their carriage from his house in Bolt Court. 15

Mr. Quincy, President of the United States, was a gentleman in word, manner, and conduct. 20 He appreciated the services of others, and was polite even to the meanest. To his secretary who was found behindhand with his work, he said, "When you have a number of duties to perform, always do the most disagreeable one first." He was courteous, even to negroes. When riding to Cambridge in a crowded omnibus, 25

a coloured woman got in, and could nowhere find a seat. The President instantly gave her his own, and stood the rest of the way—a silent rebuke to the general rudeness. Politeness was in
5 him not only an instinct, but a principle.

A contrast may be given to the politeness of Johnson and Quincy. At the time when beards were commonly worn, Philip I. of Spain sent the young Constable de Castile to Rome to congratulate Sextus the Sixth on his advancement to the Papal chair. But the young Constable's beard had not yet grown. The Pope said to him "Are there so few men in Spain that your king sends me one without a beard?" "Sire," replied the
10 proud Spaniard, "if his Majesty possessed the least idea that you imagined merit lay in a beard, he would have deputed a goat to wait upon you,
15 not a gentleman!"

Politeness may be considered as a sort of
20 guard which covers the rough edges of our nature, and prevents them from wounding others. He was a gentleman who said, "I would as soon give a man a bad sixpence as a bad word." Ancient and distinguished birth, unless associated with
25 noble characteristics, has no necessary connection with true gentlemanliness. The stamp of birth is not an indelible mark, for it may be associated

with meanness, cowardice, and slothfulness. Birth will no doubt have its influence, in inciting men to deeds of greatness and goodness by recollections of noble ancestry, and by the thought of sustaining and increasing the illustrious honour bequeathed to them. "Remember," said Sir Henry Sidney to his son Philip, "the noble blood you are descended of by your mother's side, and think that only by virtuous life and good action you may be an ornament to that illustrious family ; and otherwise, through vice and sloth, you shall be counted *tabes generis*, one of the greatest curses that can happen to men."

The noble Sir Philip Sidney did not belie his father's bequest. The gracious manner in which he handed the cup of water to the wounded soldier on the field of Zutphen will never be forgotten. After his death, his friend Fulke Greville spoke of him with dignified regret. "Indeed," he said, "he was a true model of worth ; a man fit for conquest, plantation, reformation, or what action soever is the greatest and grandest among men ; withal such a lover of mankind and goodness that whatsoe'er had any real parts found in him comfort, protection, and participation to the utmost of his power. . . Neither was this in him a private but a public affection ;

his chief aim being not wife, children, and himself, but above all things the honour of his Maker, and the service of his prince and country."

Nobles do not always descend from nobles.

5 Many of the greatest men of antiquity rose from the humblest ranks. Plato was not a noble, though philosophy ennobled him. Cleanthus, the Stoical philosopher, was first a wrestler, and afterwards obtained a subsistence by watering 10 the gardens of the citizens of Athens. Pythagoras was the son of a silversmith, Euripides of a gardener. Demosthenes of a cutler, and Virgil of a potter. The lowest may rank amongst the highest in position, as the highest, 15 for want of honour and conduct, may rank amongst the lowest. The first raise themselves by emulation and virtue, as the last debase themselves by negligence and vice.

To descend to our own times. Who does not 20 know of the humble origin of Shakespeare, the son of the country wool-stapler? Ben Jonson, bricklayer though he was, remained to the end a "growing gentleman." Does not every reader know of the gentlemen who have sprung from the 25 sphere of labour, from Inigo Jones, the cloth-worker; Quentyn Matsys, the blacksmith; Josiah Wedgwood, the potter; James Watt, the

mathematical instrument maker; John Hunter, the carpenter; Issac Milner, the hand-loom weaver; Joseph Lancaster, the basketmaker; to Robert Burns, the ploughman; and John Keats, the druggist?

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Thomas Carlyle's father was a mason. "A noble craft," said the author of the *French Revolution*, "is that of a mason; a good building will last longer than most books, than one book of a million. . . . Let me learn of him; let me write my Books as he built his Houses, and walk as blamelessly through this shadow-world (if God so will) to rejoin him at last. . . . Perhaps he was among Scottish Peasants what Samuel Johnson was among English Authors. I have a sacred pride in my Peasant Father, and would not exchange him for any king known to me. Gold, and the guinea-stamp; the man and the clothes of the man! Let me thank God for that greatest of blessings, and strive to live worthily 10
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of it."

When Hugh Miller, originally a stone-mason was consulted by Dr. M'Cosh as to accepting the chair of Logic and Metaphysics at Belfast, Miller answered, "If a man has a high heaven-bestowed gift, even if it be that of a mason or mechanic, he should exercise it to the glory of

God. You have such a gift ; go and use it, and God will open spheres of usefulness to you." After achieving the highest reputation through his lectures and published works, Dr. M'Cosh was 5 transferred to a higher position by being elected to fill the office of President to Princeton College, United States.

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"A merry heart," says Solomon, "maketh a 10 cheerful countenance ;" and elsewhere, "A merry heart doeth good like a medicine." Cheerfulness is indispensable to manly life ; and is in many respects the source of success. The spirit must be kept elastic, in order to scare away fantasies 15 and overcome the difficulties that have to be encountered in great undertakings. In fact, cheerfulness means a connected spirit, a pure heart, and a kind and loving disposition. It means also humility and charity, a generous appreciation of 20 others, and a modest opinion of self. It is not so much by great deeds that good is to be done, as by the little civil courtesies of life, the daily quiet virtues, the Christian temper and sympathy, and the good qualities of relatives and friends. Little 25 rivulets are of more use than warring cataracts ; the former flow on in gentle quiet beauty, the latter carry before them ruin and destruction. It

is the same with the acts of our daily lives.

Sympathy is the universal solvent. Nothing is understood without it. One cannot be tolerant of others without the help of sympathy. The inbred capacity of men varies according to their power of sympathy. When it is wanting, efforts made to improve or construct the Christian character almost invariably fail. Numbers of people walk up and down along their own narrow plank of self-enjoyment, pondering over their own merits or demerits, but thinking nothing of those who are entitled to their help. It is the fear of leaving their narrow plank that has chained down many to grovelling mediocrity. Thus we have great bigots and great censors—all arising from the want of sympathy. Yet sympathy is the essence of Christianity. “Love one another” is a simple saying, but it contains a gospel sufficient to renovate the world. The last words which Judge Talfourd uttered from the bench immediately before he died were these, “If I were to be asked what is the great want of English Society—to mingle class with class—I would say in one word, the want is the *want of sympathy*.” And with the word Sympathy trembling upon his lips, the spirit of Talfourd passed away.

The character of the gentleman implies a loftiness of conduct, as regards the dictates of morality and the precepts of religion. He will not contract debts which he has not the means
5 of paying. He will scorn to be indebted to others, who are perhaps poorer than himself, for the means of dressing and maintenance. It is only the gent—a caricature of the gentleman—who overdresses himself, and sports ostentatious clothing and false jewellery. The gent is but a hypocrite, though it is said that hypocrisy is a tribute which vice pays to virtue ; yet the gent's attempt to pass the mock for the real is usually well understood.

15 Gentlemen at once identify each other. They look each other in the eye and grasp each other's hands. They know each other instinctively. They appreciate each other's merits. This was one of Dr. Chalmers's characteristics —his exquisite and joyful appreciation of excellence. Besides, they recognise each other's kindness and mercifulness. A gentleman will be merciful to his dog ; the gent is not merciful even to his wife. The gentleman is genial as well as gentle.
20 25 He is generous, not necessarily in the giving of money ; for money, indiscriminately given, often does more harm than good. But he endeavours

to be discriminate and careful in his deeds of mercy.

A man's true greatness lies in the consciousness of an honest purpose in life. This is founded on a proper estimate of himself, on frequent self-examination, and a steady obedience to the rule which he knows to be right. Experience teaches that we become that which we make ourselves. Every man stamps his own value upon himself, for we are great or little according to our will. We try to be honest, kind, and true, and little by little we become that for which we strive ; and what once was difficult, by degrees becomes less and less so. Activity, goodness, benevolence, and temperance grow by use ; and that which was once accomplished with effort becomes easy and natural. Thus a man may make himself generous, just, sympathetic, and magnanimous,—civil, polite, forbearant, and gentlemanly.

The true gentleman is known by his strict sense of honour ; by his sympathy, his gentleness, his forbearance, and his generosity. He is essentially a man of truth, speaking and doing rightly, not merely in the sight of men, but in his secret and private behaviour. Truthfulness is moral transparency. Hence the gentleman promises nothing that he has not the means of

performing. The Duke of Wellington proudly declared that truth was the characteristic of an English officer, that when he was bound by a parole he would not break his word ; for the gentleman scorns to lie, in word or deed, and is ready to brave all consequences rather than debase himself by falsehood. "Le bon sang ne peut mentir," says the old French proverb.

The forbearing use of power is one of the surest attributes of the true gentleman. He will not use his authority wrongfully, and will shrink from oppressing those who are subject to him. How does he act towards those who are equal to him or under him—to his wife, his children, or his servants ? How does the officer conduct himself towards his men, the schoolmaster towards his pupils, the employer towards his "hands," the rich man towards those who are poorer than himself ? The forbearing use of power in such cases, affords the truest touchstone of character in men and in gentlemen.

The gentleman, in his consideration of others, requires to keep himself under strict self-control. The Romans employed the word *virtus* to designate manliness, courage, and virtue. There can be no *virtus* without conquest over one's self. The selfish desires have to be restrained, and

the lower instincts repelled. For the same reason, temperance must be included in the qualities of the gentleman. For temperance tends to keep the head clear, the morals pure, and the body healthful. It has been said that the virtue of prosperity is temperance, and the virtue of adversity is fortitude.

He is the true gentleman—whatever be his station in life—who possesses and displays the gentler graces ; who is patiently forbearant ; who treats others respectfully ; who is sympathetic with the sorrowful and the suffering ; who does to all as he would be done by. “In honour preferring one another” is the sacred rule ; and it is also the law of good breeding. “Honour all men” ; “Be courteous.” Courtesy is but paying the debt of self-respect. Speak nothing but kind words, and you will have nothing but kind echoes. St. Francis of Assisi justly said, “Know thou not that Courtesy is of God’s own properties, who sendeth His rain and His sunshine upon the just and the unjust, out of His great courtesy : verily Courtesy is the sister of Charity, who banishes hatred and cherishes Love.”

The gentleman is just as well as firm. He does well what ought to be done well. He forgives or resents duly, but is never revengeful.

He is ready to imitate Socrates in this respect. Some one said to the sage, "May I die unless I am revenged upon you ;" to which his answer was, "May I die if I do not make a friend of
5 you."

The gentleman is gentle, but not fearful. Of high courage—he will help his neighbour at the greatest risk. The line of heroes is not extinct. There are many, of all classes, who will
10 venture their lives to rescue drowning men or women ; who will rush into burning flames to save the helpless. The history of modern society amply proves this. There are still founders of charities for the sick and destitute. There are
15 still men ready to sacrifice themselves in peace and war for the help of others.

When the venerable Marshal de Mouchy was led to execution for having protected priests and other devoted victims during the first French
20 Revolution, a voice was heard from the crowd saying '*Courage Mouchy ! courage, Mouchy !*' The hero turned from those who were by his side and said, "When I was sixty years of age I mounted the breach for my King, and now that
25 I am eighty-four I shall not want the courage to mount the scaffold for my God."

But as fine an instance can be cited from the

life and death of a man of our own times—not of a soldier, who is accustomed to brave daily dangers, but of a literary man—a professor of Arabic at Cambridge. Edward Henry Palmer was an extraordinary man. He was a great scholar and 5 linguist. He knew most of the eastern languages, and could talk Romany as well as any gipsy on the road. With all his accomplishments he was a bold, courageous man, yet full of good-humour. All who knew him loved, honoured, and respected him. When the British Expedition to Egypt was planned in 1882, Professor 10 Palmer was employed by our Government to proceed to that country, in conjunction with Captain Gill and Lieutenant Carrington, for the purpose of purchasing camels and inducing the Bedouins to espouse our cause. While far up 15 the country, near Ayun Musa, the party was attacked by a mixed band of ruffians, and after a few days they were ordered to be murdered, and the whole of them died with courage. "It 20 is a proud memory," says the reviewer of his life, "for scholars to cherish, that when a difficult and dangerous task had to be performed, the one man who could do it was not a soldier but a man of letters; not he of the strong arm, but he of 25 the swift brain and eloquent tongue. In his con-

Even the working woman may exercise ladyhood with dignity. She need not necessarily be well-to-do, still less idle and finely clothed ; for such are not the attributes of ladyhood. But the 5 well-ordered, polite, and patiently industrious woman, who attends to the due expenditure of the means entrusted to her, and at the same time sets a diligent and faithful example before her family, has practically more to do, and more 10 graceful faculties to exercise, than her husband who earns the daily bread. Mothers, more than fathers, have to do with the creation of joyous boyhood and heroic manhood ; they are the moulders also of those cultivated qualities which 15 make their girls fitting wives for worthy men. Happy are the men blessed with such wives ; blessed are the children born of such mothers.

The law of purity is of universal obligation to men and women alike ; but we owe it more to 20 women to maintain the standard of purity than to men. Women are for the most part kept apart from the influences of out-of-doors life ; they are not hardened by the struggle, and worry, and competition of the world ; and men return to 25 their society for peace, and comfort, and consolation.

As women have the power of elevating and

levelling up society, so they have the power of degrading and lowering it down. Theodota boasted to Socrates that she was able to draw off all his disciples to herself. "That may well be," said the sage, "for you lead them down an easy descent; whereas I am for forcing them to mount to virtue—an arduous ascent, and unknown to most men." Some two thousand years passed, and human nature having remained the same, Thomas Carlyle, the modern Socrates, made a similar observation: "Surely," he said, "a day is coming when it will be known again what virtue is, in a purity and continence of life."

5

10

NOTES ON READINGS FROM SMILES.

Samuel Smiles 1812-1904.—Biographer and miscellaneous writer, was born at Haddington, Scotland, and was educated at the Grammar school there. He studied medicine at Edinburgh and settled in practice in his native town. Subsequently, he betook himself to journalism and edited a paper in Leeds. Afterwards, he was secretary to various railways. His leisure was devoted to reading and writing, and his first publication was the life of *George Stephenson* (1857). *Self-help*, his most popular work, followed in 1859; it had an immense circulation and was translated into seventeen languages. It was followed up by *Character* (1871), *Thrift* (1875) and *Duty* (1880). *The Lives of the Engineers and Industrial Biography* appeared in 1863. He also wrote several other books on various subjects. He was a constant contributor to the Quarterly Review and other periodicals. He received the degree of L.L.D. from Edinburgh in 1878.

DUTY.

CHAPTER I.

PAGE 1. **Champion**—one who fights for another; a hero. **Speech**—language. **Vituperate**—revile, abuse (adj. *vituperative* language.) **Good**—(*parse*). **Motive power**—force acting upon a body so as to cause it to move; hence, that which induces a person to act, such as, desire, fear, &c. ; inducement to action.

P. 2. **Hierocles**—a 5th century philosopher, who taught at Alexan-

dria; supposed to be the author of a commentary on the "Golden Verses" of Pythagoras as well as of a collection of jests, (facetious moral verses.) **Hereafter**—in the world to come. **Sphere**—field (of duty, action or influence). **Becomes**—(a transitive verb). **Essence**—indispensable element. **As in the past**—*i.e.* as they have been worked for &c. in the past. **Pagan**—heathen. **Pompeii**—a coast city of Italy at the base of Mt. Vesuvius, by the great eruption of which it was overwhelmed with ashes, &c. A.D. 79, along with Herculaneum. Many of its buildings have been excavated, and a large number of works of art recovered.

P. 3. **Museo Borbonico**—or the National Museum of Naples. **Naples**—the largest of the Italian cities. **Right**—(is a *subsstantive* here). **Absolve**—set free (from obligation or duty). **Constraining**—binding, incumbent, obligatory. **The Birkenhead**—a steam trooship, which went down near the Cape of Good Hope, February, 25, 1852; 438 lives were lost, including the military commander, Captain Seton. **Feu de joie**—(Fr.) a firing of guns in token of joy. **The Duke of Wellington**—Arthur Wellesley who defeated Napoleon at Waterloo, in June 1815. **Royal Academy**—(of Arts, London)—founded in 1768 with Sir Joshua Reynolds as its first president.

P. 4. **Macaulay**—Thomas Babington—a distinguished English writer. His *Lays of Ancient Rome* and *Essays* won an immense popularity. As a picturesque writer, Macaulay has no rival. **Eulogy**—praise: (Gr. *eу-well, logia*—a speaking). **A matter of course**—a natural thing; a thing that could be naturally expected from soldiers. **Self-devoted**—self-sacrificing. **Gladiator**—(L. *gladius*—sword) a man trained to fight with sword or other weapon at ancient Roman shows. **Pizarro**—the Spanish conqueror of Peru. **St. Augustine**—Bishop of Hippo in Numidia, the greatest of the Latin fathers; flourished in the 4th century. **Fabrie**—edifice, building. **Beauty's crown**—the perfection of beauty. (*Beau'y* is here personified.) **Routine**—a regular course of duty or action. **Worldly-wise**—wise in their world's affairs. **The routine of worldly-wise morality**—a code of ethics suggesting a course of action which leads to the advancement of one's own interests. **Advertise**—bring to public notice. **Creed**—set of opinions on any subject. **Code**—system of rules or principles.

P. 5. **Which to be.....race**—He, who has this lofty conception of

duty and follows these unselfish principles, looks upon every human being as eternally bound by a moral obligation to serve his fellow-men. **Incur**—fall into. **Humanity**—human race; mankind (Collective noun) (give the other meanings of the word.) **Our evil.....discharge**—the penalty of our evil or careless actions is sooner or later paid by our fellow-men. By our evil actions we leave a legacy of debt to be paid by our fellow-men. **Pervading**—spreading all over; absorbing. **Abiding**—continual, ever present. **The inner life**—the hidden nature. **Legislator**—one who makes laws. **New England**—the six eastern States of the United States of America.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut.

P. 6. **Day of Judgment**—the day on which God will pronounce final judgment on mankind. **Legislature**—an assembly of men having the power of making laws. **In session**—sitting or assembled for business. **Adjournment**—postponement of further proceedings. **Puritan**—of extreme strictness in religion and morals. **Maxim**—a general principle, serving as a rule or guide; a rule of conduct. **Constitution**—character or condition of the body as regards health, strength, &c. **Philanthropic**—benevolent; (Gr. *philos*—loving, *anthropos*—a man). **The sick**—(comment on the use of *the here.*)

P. 7. **Jules Simon**—French statesman and author. **Thoreau**—an American author, friend of Emerson. **Feudality**—the system during the middle ages, by which vassals held lands from lords superior on condition of military service. **Opinion**—views prevalent among people in general. **Modern freedom, etc.**—though people of modern times boast of their freedom, yet they are slaves to the opinion held by themselves or the party to which they belong. The serfdom imposed on men by the feudal system in the middle ages was no worse than the slavish submission of men to their preconceived opinion or the opinion of their party.

P. 8. **So-called**—generally styled thus: (usually implying doubt.) **Elder Cato**—was famous for his temperance and opposed all private luxury and public mal-administration; died in extreme old age about 150 B.C. **Economist**—one who advocates economy or frugality. **Re-publican Rome**—Roman Republic. Republic is a form of government in which the supreme power is vested in representatives elected by the people. **Expediency**—desirableness; suitableness; advantage. **Imperial Rome**—Rome under an Emperor. **Populus Romanus**—the

people of Rome; the poor of Rome. **Monasteries**—houses for monks; abbeys. **Poor Law**—a law enacted for supporting the poor.

P. 9. **Of good Cheer**—hopeful. **Flesh**—the body as opposed to the soul; worldly or sensual pleasures. **Introspection**—the act of directly examining the processes of one's own mind; self-examination. (L. *intro-within*; *specere*—to see). **Mozley**—James Bowling—High Church divine, Canon of Worcester and afterwards regius professor of Divinity at Oxford.

P. 10. **Under this influence**—give the force of *under*. **Necessary**—not free; under compulsion; indispensable. **Inevitable**—not to be evaded or unavoided; irresistible. (L. *in-not*, *evitare*—to avoid). **Constraint**—compulsion. **Volition**—exercise of the will; power of determining. **Spell**—magical power, fascination. **Paralysing**—deadening; rendering useless; crippling.

P. 11. **Humanity**—(abstract noun) the excellence of human nature. **Unfolds**—spreads open; expands; develops. **Archdeacon**—a church dignity, next under the bishop. **Hare**—Julius Charles—archdeacon of Lewes and afterwards chaplain to Queen Victoria. **Creature of**—wholly dependent on. **Circumstances**—external conditions affecting an agent. **Thomas Lynch**—a signatory to the Declaration of American Independence. **New (or Christian) Testament**—one of the two great divisions of the Bible. **Cowper**—(William)—a celebrated English poet; chief work—*the Task*.

P. 12. **Acknowledgment**—recognition. **Cries out against**—loudly condemns. **Curse**—the greatest evil; the worst consequence. **Propagating**—increasing, extending. **Trample under foot**—disregard. **Avenging angel**—an angel or agent who takes vengeance on us for our sin.” “**Thus conscience etc**”—a quotation from Shakespeare (see Hamlet, Act I, Scene III, l. 83). **Confronting**—facing. **Individuality**—distinctive character.

P. 13. **Echo**—close imitation. **Reflection**—copy. **Spirit**—essence; sum total. **Current conventions**—fashions or customs in vogue. **Confucius**—Chinese sage and moral teacher. **Binding**—obligatory. **Prescient**—having knowledge of events beforehand. **Innate monitor**—the instructor that is within us.

P. 14. **Socrates**—a famous philosopher of Athens, who taught “**virtue is knowledge**.” **Deity**—god; (Sans. *deva*, *div*—to shine).

Potidea—a Corinthian Colony in Macedonia ; it was tributary to the Athenians. **Aleibiades**—an Athenian general and disciple of Socrates.

P. 15. **Civic crown**—oak-garland, an emblem of honour to one who saved a fellow-citizen's life in war. (L. *civis*-citizen). **Victoria Cross**—a decoration consisting of a bronze cross, founded by Queen Victoria in 1856 and awarded for conspicuous bravery on the field. **Delium**—a town of Boeotia, where the Boeotians defeated the Athenians, 424 B.C. **Xenophon**—a pupil of Socrates ; a famous general. **Senator**—member of Senate or Council. **Arginusos**—here the Athenian general Conon, defeated the Spartan fleet 406 B.C. **Scope**—end, purpose. **Speculation**—pursuit of an enquiry. **Scepticism**—doubt of the existence of God. **Metaphysical**=abstract ; based on abstract reasoning ; subtle.

P. 16. **Inextricable**—that which cannot be escaped from or solved. **Propitiating**—appeasing the anger of : rendering favourable. **Aristippus**—a philosopher and pupil of Socrates. **Exound**—explain ; teach. **Argued**—proved the truth of things by reasoning ; discussed the truth of things. **First elements**—essential parts. (He analysed facts to their simplest components or propositions.) **Standard**—anything used as a basis of comparison ; model. **Unity**—Oneness. Virtue is the same wherever found.

P. 17. **Topics**—themes for discussion ; subjects of discourse. **Crito**—another disciple of Socrates. **Avail himself of**—(mark the use of reflexive pronoun after the verb. **Absolute beauty**—beauty considered independently *i.e.*, without relation to any other thing.

P. 18. **The thing**—*i.e.*, his death. **In the course of nature**—in the ordinary course. **Hemlock**—a poisonous drink got from a plant of that name. **Phædo**—another disciple of Socrates. **After ages**—*pursue after*. **Mr. Lewes**—George Henry, a famous man of letters. **Thesis**—a subject for a scholastic exercise. **Would**—(denotes *wish* here). **Embalm**—*Lit.* preserve a dead body from decay by aromatic drugs ; hence, preserve with care and affection.

P. 19. **Dionysius I**—rapidly rose from being a clerk to be the supreme ruler of Syracuse. **Cardinal virtues**—Justice, prudence, temperance and fortitude, so-called because the whole of human nature was supposed to hinge or turn upon them—the natural virtues as distinguished from theological ones. **Constaney**—firmness : faithfulness.

P. 20. **Academy**—the school founded by Plato; so called from *Akademia*—the name of the garden near Athens where Plato taught. **Posterity**—succeeding generations of men. **Verified philosophy**—philosophy or knowledge of which the truth has been verified or proved.

P. 21. **Prophet of the Christian Era**—one who predicted the advent of the Christian Era; who taught doctrines far in advance of his time. **Count de Maistre**—a French author, some time Ambassador to the court of St. Petersburgh.

CHAPTER II.

Stage—a place of rest on a journey: hence, degree of progress. Cf. *Stage-coach*. **Bequeath**—leave (property) by will to another, transmit to posterity; (*n.* *bequeathal*, *bequeathment*, *bequest*.) **Inseparable conditions**—conditions that are so closely connected that they cannot be separated from one another.

P. 22. **Materialist**—one who denies the independent existence of spirit, and maintains that there is but one substance—viz., matter, thus professing to find in matter a complete explanation of all life and existence whatsoever; hence, one absorbed in material interests and taking a low view of life and its responsibilities. **Feared no hereafter**—had no fear of evil consequences of his misdeeds in this life or in the life to come. **The admission**—*i.e.* the fee for admission. **Sensational conclusion**—*i.e.*, the suicide to be committed at the close of the lecture.

P. 23. **Derringer**—a short-rifled pistol, with one barrel—(named after the inventor, an American). **Red-handed**—with the hand red with blood; in the very act of crime; (Cf. caught red-handed.) **Sheridan**—an English author, politician and orator, famous for great speeches in the impeachment of Warren Hastings. **Urchins**—mischievous children. **Self-possession**—calmness in danger.

P. 24. **Integrity**—honesty, uprightness; (from *integer*—whole). **These things**—*i.e.*, the difficult things named before. **The crowding aggregate**—*i.e.* when they come together in great numbers. **Taken by surprise**—overtaken when unprepared; attacked unawares. **Last**—most important; of supreme importance. **Weather**—expose itself to: come safely through.

P. 25. **Iniquity**—gross injustice; wickedness. **Apologies**—poor substitutes. **Up and at it**—busily engaged in work. **Gone**

:**great lengths**—made much progress ; (*lengths*—cognate object.) **Wilson**—(Sir Daniel, L. L. D.)—Professor of English and History at Toronto. **Barnes** (Sir Alexander)—was for some time political resident at Kabul where he was murdered by the Afgan mob in 1842.

P. 26. **Miracle**—remarkable example or specimen. **Son of his own work**—what a man is depends upon what he does. **The youth**—(of England)—young men, (Coll. noun). **Culture**...improvement by training ; refinement attained by training. **Fast**...dissipated. **Mr. Tootses**...Mr. Toots is a character in Dickens' *Dombey and Son*. He is a warm-hearted young man famous for blushing, refusing what he longs to accept and saying "Oh ! it is of no consequence."

P. 27. **Croaking**...grumbling ; uttering dismal complaints. **Querulous**...peevish. **Dr. Channing**...a Unitarian leader and author of Boston. **School of despair**...atmosphere of despair ; circumstances or environments inculcating despair. **Apathy**...indolence of mind. **Blase** (Fr.)...fatigued with pleasures ; used up. **Sarcasm**...bitter sneer ; satirical or scornful remark. **Vagrants**—persons who have no settled home or occupation.

P. 28. **Creed**...settled belief : faith. **Erudition**.. knowledge gained by study ; learning. **Fenelon**...a French author and divine ; was Archbishop of Cambrai ; wrote *Telemachus* and other works. **Multifarious**...manifold ; of various kinds. **St. Anselm**...Archbishop of Canterbury (b. 1033, d. 1109.) **Contemporaries**...those who lived at the same time with them. **Shipwrecks**...ruin ; destruction.

P. 29. **Impiety**. irreverence for God : profanity. **Devouring**...destroying or wasting everything with wantonness. **Soul**.. the essential part of man which thinks, feels, desires &c. **Newton**...(Sir Isaac)... a great mathematician and scientist : was president of the Royal Society from 1703 till his death in 1727. **Method of Fluxions** . the differential and integral calculus. **Count de Maistre**...see note p. 21.

P. 30. **Sir Humphrey Davy**...an eminent chemist and for some time President of the Royal Society. **A dead weight**...a heavy or oppressive burden. **Lady Verney**...(Francis Parthenope), elder sister of Florence Nightingale, married Sir Harry Verney ; wrote many charming stories. **Testament**.. the Bible.

P. 31. **Livre d'heures**...a book of common Prayer. **Incentive** ...that which incites to action. **Hugh Miller**...at first a common stone-

mason, afterwards a famous literary man. **Platform**...condition, **Hallucination**...delusion ; error. **Alchemical expedient**...(refers to the attempt of the alchemists of the middle ages to transmute baser metals into gold. Alchemy was the infant stage of Chemistry, as astrology was of astronomy.) **Dint**...force, power.

P. 32. **Potentiality**...power ; efficaciousness. **Enfranchised**...admitted to political privileges. **St. Paul**...the apostle of the gentiles. **Gave the palm to**...preferred ; (branch of the palm is the symbol of victory.) **Crystal of society**...the fixed or normal condition of society. **Ordinations**...arrangements.

CHAPTER III.

P. 33. **George Herbert**...a poet and vicar of Bemarton : author of *Country Parson* etc. **Verge**...border, limit. **Keep on the verge of truth**...tell what is plausibly true but not really so.

P. 34. **Practical contradiction**...inconsistency between practice and profession. **Spurgeon**...a Nonconformist preacher, orator and writer. **Intolerably liberal, ferocious advocates of peace**, are examples of figure *oxymoron*. **Stickler**...an obstinate contender for something trifling. **Thereby**...i.e. by the term 'the truth.' **Doctrine**...a principle of belief ; what the scriptures teach on any subject. **Conventional**...customary. **Tacitly**...in an implied manner, but not expressed in words ; silently.

P. 35. **Ruskin**...(John)...was for some time Slade Professor of Art at Oxford ; a great author and painter. His influence in creating a new interest in the beauty of nature and of art in England was profound ; and he did much to vivify ideals of life and ennable British standards of conduct. **Diplomatist**...one skilled in the art of negotiation, especially of peace between states. **Regulus**...a Roman consul. **Convoy**...escort.

P. 36. **Marcus Aurelius**...a Roman Emperor and one of the noblest figures in history. He was the flower of the stoic philosophy ; and few books have had such a potent charm as his *Meditations*.

P. 37. **Manifestation**...display ; revelation. **Sam Foote**...actor and writer of comedy.

P. 38. **Le Play**...French political economist. **Consignments**...goods placed in the hands of agents or factors for sale.

CHAPTER III (A).

From without, from within... Parse as double preposition. **Stimulus**...an exciting agent. **Over-guidance**...over-more than what is proper or judicious. So, under-less than what is proper or desirable.

P. 39. **Prone**..inclined, disposed. **Resolvable**..than can be reduced to its elements. **Drunken**...intemperate.

P. 40. **Reflex**...reciprocal, reacting. **Ahead**...in advance ; *a*=on Cf. *ashore*, *afishing*. **Water finds its own level**...a hydrostatalical truth ...a quantity of water when left free will rest with the surface level at all points. **Aggregate**...sum total. **Extirpate**...root out ; *L.* *Stirps*=root.

P. 41. **Radically improved**...re-modelled for the better to the very root. (*L.* *radix*=root). **Patriotism**...love of one's own country. **Philanthropy**...good will towards all men. Cf. antomyn. **Misanthropy**...*L.* *anthropos*=man. **Thrall**...a slave. **Shifting figures of a phantasmagoria**...the figures change continually when seen through a magic lantern. **John Stuart Mill**...(son of James Mill) an eminent philosopher and writer on political economy.

P. 42. **Fallacy**...an absurd argument (in logic). **Turning up**...appearing, happening. **Cæsars**...autocrats or absolute monarchs (from the Roman dictator, Julius Cesar, 100-44 B.C.) **Nationality**...separate existence as a nation. **Victor Hugo**...the celebrated author of *Les Misérables* (1802-1885 A.D.).

P. 43. **William Dargan**...the Irish patriot. **Industrial Exhibition**.. a public show of the industrial products of a country.

P. 44. **Artisan**...one skilled in any *art* or trade ; Cf. artist=one who practices one of the *fine arts*, painting, architecture. **Chaos**...a Greek word=a confused shapeless mass. **Estate**...property ; inheritance. **Series**...a succession of things connected by some likeness...used both as *Singular* and *Plural*. **Homage**...devout affection.

P. 45. **Campaign**...fighting in an open field. **Private**...(noun)=a common soldier, not holding any particular rank. **And life too etc**...great victories are won chiefly by common soldiers ; in the same manner, the great works of a nation are done by the efforts of ordinary men and not by those that are called *great*. **Sobriety**...temperance...adj. from *sober*. **Propagate**...generate ; produce. **Academy**...a society for the promotion and advancement of "learning..."

originally, the name of the **garden** near Athens where Plato taught his pupils. **Counter**...a table on which money is counted and goods laid in a shop ; behind the counter—in the stalls ; counting-house...the room where a trader keeps his books and transacts business.

P. 46. **Schiller**...an eminent and prolific-writer ; born at Marbach...the contemporary of Fichte and Humboldt ; many of his dramas and poems are translated by Bulwer-Lytton, Merivale and Lord Lytton. **Bacon**...Lord Bacon (1561-1626 A.D.) author of *The Advancement of Learning*. **A man.....reading**=Cf. the oft-quoted saying...Reading makes a *full* man, conversation a *ready* man, writing, a *complete* man. **Gospel**.. lit=good tidings...the Christian Revelation, hence means *an absolute truth*. **Competency**...also written as *Competence*=fitness, capacity, aptitude.

CHAPTER III (B).

P. 47. **Beaten paths**...common walks of life *i.e.*, works ordinarily followed by man. **Scope**...range. **High way**...public road. **Fortune**...fortune favours men who work energetically. **John Foster**...the celebrated Essayist (1770-1843 A.D.)...wrote the well-known Essay *On the Decision of Character*. **Buffon**...(1707-1788 A.D.) the great naturalist, who claims a place in the history of the doctrine of evolution. **Newton**...Sir Isaac...(1642-1727 A.D.) author of the *Principia* ; discovered the Law of Gravitation.

P. 49. **Dr. Bentley**...(1662-1742) a celebrated scholar and essayist. **Keplar**...the astronomer, established several laws in astronomical calculation which formed the ground-work of Newton's discoveries. **Virgil**...the greatest of Latin poets, called the "Mantuan bard"...author of, the *Georgics* and the *Aeneid* etc. **Voltaire**...(1694-1778) A.D. wrote tragedies,...thrown into the Bastile. **Baccharia**...(1735-1794)"...wrote on "Crimes and Punishments," much admired by Voltaire and Diderot. **Reynolds**...Sir Joshua (1723-1792) the celebrated painter-artist of unsurpassed merit. **Locke**...John Locke (1632-1704) the well-known philosopher, celebrated for his *Essay Concerning Human Understanding*. **Helvetius**...the French Encyclopædist ; in his *De l'Esprit* he endeavoured to prove that sensation is the source of all intellectual activity. **Diderot**...(1713-1784) contemporary of D'Alembert...was a prolific and versatile writer...novelist, dramatist, satirist, philosopher and letter-writer.

P. 50. **Indefatigable**=untiring, unremitting in effort, **Shakespeare**, William=(1564-1616)=the prince of Dramatists...called the "bard of Avon"...dramatist and play-wright; wrote thirty-seven plays in 20 years, grouped as Comedies, Histories, Tragedies, Romances. **Beethoven**=Leedwig Van=the greatest of musical composers (1770-1827). **Michael Angelo**=(1475-1564 A.D.) the great Florentine painter, sculptor and architect. **Dalton John**=(1766-1844) chemist and scientist. **Repudiated**=disclaimed, disavowed. **Accumulation**=keeping together of facts from researches. **Buzz**=noise, tumult, like the humming of bees. **Turn all things to gold**=alluding to the *Philosopher's Stone*=an imaginary stone with which the alchemists sought to convert baser metals into gold.

P. 51. **Disraeli**=the elder=Benjamin Disraeli, the father of Isaac Disraeli (1730-1816). **Most moved the world**=through whose endeavours great changes have been wrought. **Medioere**=moderate, middling. **Continuance**=application for a continued time. **Volatile**=Light-hearted; changeable. **Outstripped**=left behind, defeated. **Will come with**=is the hand-maid of. **Sir Robert Peel**=(1788-1850) the famous British Prime Minister, known for his Catholic Emancipation Bill. **The British Senate**=The Houses of Parliament.

P. 52. **Extempore**=off-hand; unpremeditated. **Verbatim**=word for word; orally. **Glardini**=(1753-1794)=the famous London composer, came from Naples.

P. 53. **Sow.....reap**=Cf "Whatsoever a man soweth, that shall he also reap." **Mulberry leaf to Satin**=alluding to the process by which silk is produced from worms. **Sydney Smith**=(1772-1845) the famous Editor of the Edinburgh Review...in 1809 was "transported" to Forton in Yorkshire where he became a village parson. **Do his best**—i.e., his best *deed* or work. Cf. try one's best, arrayed in one's best,. **Dr. Hook**=Walter Farquhar=1798-1875 A.D., became Vicar of Leeds in 1837, where he built 21 new churches, 23 parsonages and 27 schools.

P. 54. **Lie hidden.....Snow**=i.e. it is some time before the fruits of honest labour are apparent. **Rowland Hill**=Viscount Hill—1772-1842—succeeded Wellington as Commander-in-chief in 1828. He was Commander in Abercromby's Egyptian Expedition and was the Duke of Wellington's right hand in the Peninsular War. **Adam Smith**=(1723-1790)=the Scottish philosopher and writer on Political Economy; wrote

Theory of Moral Sentiments and Inquiry into the nature and causes of the Wealth of Nations, a book which first brought the study of Economics to a science, and practically revolutionised most of the revenue systems of the world. **Nothing can... man=**when hope is lost, the powers are crippled, and man becomes incapacitated for the labours of life. "Hope never comes, that comes to all"—Milton. **Carey William=**the Baptist missionary and orientalist (1761-1834), founded the Serampur Mission in 1799 and was oriental professor at Fort William College, and published grammars and dictionaries of Bengali, Marhatti, Sanskrit etc.

P. 55. **Marshman—Joshua—(1768-1837)=**came as a Baptist missionary to Serampur where he died. His son John Clark Marshman (1794-1877) spent much on native education.

P. 56. **Recoiled=shrank. Barclay=**known as Captain Barclay (1779-1854), the pedestrian, celebrated for his wonderful feat of walking 1000 miles in 1000 consecutive hours.

CHAPTER III (c).

Crown and glory=good character adorns and adds a lustre to the life of man. **Noblest possession etc.=**aristocratic rank is based upon *wealth, blood* and *landed property*; the man of character has *honour* as his *blood*, and the *confidence* and good will of his countrymen as *landed property*. **Jealousy of fame=**men of celebrity are often apt to suffer from the jealousy of others. **Tells=**is effective. **Proved—**put to the test; tried.

P. 57. **Moral order etc.=**a really good character is a practical illustration of what is good and just in the abstract. **Conscience=**men of character are like the voice of conscience, exhorting to do what is right and reproofing what is wrong. **Motive power=**that which moves and regulates the conduct of men in society. **Ten to one=**almost certainly. Moral force is far superior to physical compulsion. **Civil security=**to protect life and property is the object of every good government; *Laws* are framed with a view to attain this object. **Sterling worth=**real or genuine excellence. **Canning—1770-1827=**a Parliamentary orator of great repute; twice Foreign Secretary; nominated to be Governor-General of India, finally became Prime Minister of England. **Sanguine=**very hopeful.

P. 58. **Surest=i.e.,** most solid. **Russel—1792-1828=**Prime Minister of England; supported the Reform Bill of 1832. **Nature of party in**

England =the two great parties in the British Parliament are the Whigs and the Tories, now called Liberals and Conservatives. The government is carried on by rivalry for power between these parties. **Francis Horner**—1778-1817=one of the founders of the Edinburgh Review—statesman and political economist. **Ten Commandments**=Bible, Exodus XX. **Cockburn**—1779-1854=a lawyer of Scotland. **He held but one**=he held the office of Chairman of a Parliamentary Committee.

P. 59. **Franklin**—1706-1790=the American patriot who took part in the War of American Independence. **Weight**=influence.

P. 60. **Alexander, etc**—1777-1825=formed the “Holy Alliance” with Austria and Prussia for preserving peace in Europe after the Peninsular War; made efforts for the abolition of serfdom. **Character**... **constitution**=the autocratic government of Russia assumed the nature of a mild constitutional government under the beneficent influence of Alexander’s character. In a constitutional government, the power of the sovereign is kept under control by the people’s voice and will. **Wars of Fronde**=the civil war in France (1648-1653) between the people and the despotic rule of Cardinal Mazarin. C. H. Tawney says “this is a mistake :” should be the “Wars of the League” formed in 1576 for the extirpation of the French Protestants. **Mentalgne**=(1533-1592) author of a collection of Essays. **Knowledge is power**=so said Lord Bacon. **Dexterity.....highway man**=English novels abound in illustrations of the kind, such as Dick Tarpin’s ride to York described by Ainsworth. **Highway man** is a rob’er who attacks men in the public way. **That hang.....breath**=which can be bodily exercised irrespective of the opinion of others. **Serve.....livery**=i.e., that can exercise virtue without loss of independence, as free men; **livery**=the dress or uniform worn by men-servants.

P. 61. **Stephen of Colonna**=member of a noble family in Rome, banished under the orders of Pope Boniface VII. The *fortress* of the Colonnas was the Castle of Palestine near Rome. **Lord Erskine**—(1750-1823)=an eminent British lawyer. **First command and counsel**=so his parents instructed him. **I have.....temporal sacrifice**=i.e., I have never been a loser by following the rule: *temporal*—belonging to this earth; worldly.

P. 62 **Disraeli**=see note p. 51. **Grovel**=lit. to crawl on the earth; hence, to be base or mean. **Herbert**=(1593-1632) a religious

poet. **Pitch=Fix.** **Loyal**=strict, faithful. **Sir Robert Peel**—(1788-1850)=a great statesman, noted for his independence of judgment ; twice Prime Minister. **Wellington**—1769-1852 : the hero of Waterloo ; served in the Mysore and the Mahratta wars in India ; became Prime Minister and opposed the Reform Bill. **Both in the councils etc.**=the Wellington-Peel Government, in which the measure for the reform of the Roman Catholics was introduced (1829) ; opposed parliamentary reform ; Wellington and Peel were both conservatives.

P. 63. **Granville Sharp**=(1734-1815) : the philanthropist by whose endeavours the law for the abolition of [slavery was passed in England.

P. 64. **Habits.....second nature**=*Habit*=ordinary course of conduct in a man's life which by repeated exercise grows to be his *nature*. **Snow-flake**=small loose masses of snow : **avalanche**=an accumulated mass of ice and snow sliding down from a mountain. **Habits.....beliefs**=*Habit*=practical exercise of the qualities : *belief*=a *conviction* that the qualities *should* be exercised ; the former is *practical*, the latter, theoretical. The line means—we are said to have *self-respect* &c., if we actually practise them and not when we merely *believe* that they are good.

P. 65. **Free activity**=the will which leads us to distinguish between right and wrong. **Individuality**=personality ; actual conduct or practice. **Suspended in habit**=our inclination to act proceeds from our confirmed nature or conviction. **Our fate**=i.e., we act as if we are irresistibly drawn to do the act. **Give colour to life**=makes our life happy or miserable. **Laws.....manifestations**=the laws by which the people are governed are framed in accordance with their good or bad morals. **Ornament of action**=good or bad manners make our conduct agreeable or disagreeable to others.

P. 66. **What seems.....favour**=a gift made or an act done grudgingly and without whole-heartedness scarcely appears agreeable to the recipient ;

Cf. শাচঞ্জি মোঢ়া বৰমদিষ্টে নাধমে লক্ষকাম। *

CHAPTER III (D).

Motive powers=good character, perfect in all respects, serves as a mainspring to guide the conduct of men in society. **Spontaneous homage**=a regard which naturally and of itself arises in our mind. **Genius.....respect**=uncommon intelligence in others may take

us by surprise and astound us ; but good character excites a genuine regard. **Heart**....life—men are guided in their conduct by the influence of the of the inner feelings of their nature ; *in the long run*=finally.

P. 67. **Comparative**—determined or established by comparison with others. **Most in request**—are commonly required to be exercised. **Wear**.....**longest**—like a cloth of genuine stuff, can be used or exercised easily and long. **Burke**—Edmund 1729-1797, the celebrated orator and political thinker of England—wrote *Reflections on the Fr. Revolution, Present Discontents*, etc.

P. 68. **Abbott**—1562-1638 ; a sincere Calvinist ; he was charitable, and far less obsequious to the kingly will than most of his compeers. **Fast**—faithful ; moderate—lenient.

P. 69. **New Testament**—See Jesus Christ's *Sermon on the Mount* Chaper V. 3 : “Blessed are the poor in spirit ; for theirs is the kingdom of heaven.” **George Herbert**—1593-1633 ; a poet, drawn towards a religious life and became a vicar. **Handful**.....**bushel**—such phrases are common in English. **Take rank after**—are inferior to. **Perthes**—Fredric Perthes, an ardent patriot, started the National Museum ; 1772-1843.

P. 70. **Amen**—be it so, so let it be. Sir W. Scott—(1771-1832) the famous novelist and poet—wrote the *Waverley Novels*. **Out etc.**—Bible—not contained, etc.

P. 71. **Close affinities**—the possession of wealth very often corrupts a man ; luxury makes him fall into vice. **Compatible**—consistent—good character can go hand in hand with poverty. **Burns**—Robert : 1759-96 ; the greatest of the Scottish poets.

P. 72. **Flavel, Boston**—John Flavel—a nonconformist divine ; 1630-91, wrote the *Treatise on the Soul of Man*. **Thomas Boston**—1676-1732 ; the fam as Scottish writer who supported the independence of the Church ; wrote *The Crook on the Lot*. **Good man**.....**wanderer**—William Wordsworth 1770-1850 ; the great friend of Sir W. Scott, Coleridge, Lamb and Southey ; the characters described in his poetry were taken from men in common ranks of life. **Estate**.....**good will**—see note p. 56. **Goes a long way**—i.e., stands one in good stead.

P. 73. **Main-spring**—chief motive power. **Hume**—David Hume 1711-1776, philosopher and historian.

P. 74. **Passport**—when it is known that a man can be relied on, he is revered by all. **Taylor, Sir Henry**—1800-1886; the poet, also a prose writer; wrote the “pen-portraits” of Wordsworth and Southey.

P. 75. **Burke, Edmund**—1729-1797; his eloquence in parliament, political knowledge and force of character gave him a foremost place—his *Speech on American Taxation* and *Reflections on the French Revolution* are well-known.

P. 76. **But has its train &c.—but**=that not. Schimmelpennick, Mary Anne: 1778-1856; daughter of a Quaker manufacturer, married a Dutch Bristol merchant, author of nine works. **Ruskin John**—1819-1900; celebrated for his influence in creating a new interest in the beauty of nature and of art in England; author of *Modern Painters*.

P. 77. **Mechanical Law**—the principle in Mechanics applied to the investigation of physical phenomena. **Action...equal**=this is *Newton's third law*—if one body exerts a force on another, the second body always exerts an equal force on the first. **Holds true in morals**—if a man does good, the deed will have an effect of goodness on the doer, and elevate his nature. **St. Bernard**—1091-1153—his studious and ascetic life made him the oracle of Christendom.

P. 78. **Fall short &c.—cannot attain the extent of perfection desired.** **Prince Consort**—the husband of a Queen Regnant i.e. of Queen Victoria.

P. 80. **Daniel, Samuel**—1562-1619—his works were much appreciated by Coleridge, Lamb and Hazlitt. **Practical.....character**—genuine strength of character expressed in vigorous action: *will* creates and *wisdom* sustains character. **Cost.....**he may be a loser from a worldly point of view.

CHAPTER IV.

P. 81. **Humbugs**—men who impose on others under fair pretences. **Ain't**=are not. **Huzzas**—shouts of joy or approbation; popular applause. **Schiller**—a German writer of great renown, a friend of Goethe. **Succession**—a body of Presbyterians receded or separated from the Church of Scotland about 1733. **Norman Macleod**—a clergyman, was made a Queen's Chaplain in 1857. He visited India in 1867. **The flesh**—bodily nature as opposed to spiritual nature; the present life. **Eloge**—a funeral oration; panegyric.

P. 82. **Correctional Tribunal**—a court of criminal justice. **Probity**—honesty; uprightness. **Shoddy**—a kind of inferior cloth made of waste wool. **Captain Nares**—British vice-admiral; author of *Seamanship*.

P. 83. **Illicit**—unlawful. **The Times**—One of the most influential newspapers of London. **Backsheesh**—a gift or present of money; a gratuity or tip. **Pots de vin**—pots of wine.

P. 84. **Prince Menthikoff**—a Russian general and for some time Ambassador at Constantinople. **Jaunt**—a two-wheeled open vehicle.

P. 85. **Leakage**—the oozing of any liquid through an opening. **The Cream**—the best part.

P. 86. **Rough**—a ruffian, a rowdy.

P. 87. **Peſt**—riches, money (in a bad sense). **Israelites**—Jews. **Elisha**—a Jewish prophet. **Cineinnatus**—a favourite hero and dictator of the old Roman republic. **Epaminondas**—the greatest of Theban generals and statesmen. **Galilean fishermen**—(native of *Galilee*.) Simon Peter and his brother, Andrew. (See Matthew, Ch. IV, 18.) **Aristides**—a famous Greek general.

P. 88. **Æschylus**—the father of Greek tragedy; chief works; *The Seven Against Thebes*; *Prometheus Unbound*.

P. 89. **Talents**—an Athenian money weighing 57 lb. avoirdupois. **Cicero**—a Roman orator. **Bias**—one of the seven wise men of Greece, famous for his eloquence and uprightness. **Diocletian**—a Roman emperor, was humbly born near Salona and was proclaimed emperor by the army. After twenty-one years' cares of empire, he abdicated and devoted himself to philosophy and gardening. **Imperial purple**—a robe of dark-red colour worn by emperors; hence, dignity of an emperor. **Maximilian**—(a misprint or *Maximian*) a colleague of Diocletian in the Roman empire.

P. 90. **Avenue**—access or passage. **Mary**—Queen of England, known as “Bloody Mary.” During the last three years of her reign 300 victims perished in the flames for their Protestant religion. **Unrequited love**—unreturned love; Mary had married Philip of Spain, whose heartlessness broke down her health and heart. **Her ministers**—chiefly, Cardinal Pole, Archbishop of Canterbury. **Las Casas**—called the “Apostle of the Indians.” He sailed in the third voyage of Columbus.

He had a great love for the West Indians and strove hard for the amelioration of their condition against the authorities in Spain.

P. 91. **Goldsmith (Oliver)**—the popular English author. **Ushering**—doing the work of an underteacher. **Garret**—a room next the roof of a house. **Johnson (Dr. Samuel)**—a famous English writer. **Goethe**—a famous German writer.

P. 92. **Dirty Political Work**—Political work done against one's conscience for the sake of money. **Sir Robert Walpole**—for some time the First Lord of the Treasury and Chancellor of the Exchequer of England. **Suborned**—procured (to do a bad action). **Secret service money**—money spent by a particular department of Government. **Write up**—to praise something in writing above its merits. **Write down**—to condemn in writing. **Lord Sandwich**—the inventor of sandwiches. **The Temple**—in London, the two inns of court, once occupied by the Knights Templars. **Hack**—hired: (contracted form of hackney. **Pulteney**—an eloquent speaker and the bitterest political opponent of Robert Walpole. **The Opposition**—the political party that opposes the ministry or existing administration.

P. 93. **Pitt, Earl of Chatham**—a famous orator and statesman of England. **William Pitt**—the great Commoner—son of the Earl of Chatham. He was a famous statesman and the greatest Parliamentary leader.

P. 94. **Fox (Charles)**—a statesman and orator. Burke called him the greatest debater the world ever saw. **The rolls**—the record office. **Barre (Isaac)**—British soldier and politician: was wounded in the cheek at Quebec (1759). **Garter**—the badge of the highest order of knighthood, called the *Order of the Garter*. **Aristotle**—a disciple of Plato and teacher of Alexander the Great. His 'Ethics' has exercised an enormous influence on the minds of men.

P. 95. **Pagoda**—a gold coin formerly current in India, so called because the figure of a pagoda or temple was stamped upon it. **Marquis of Wellesley**—Governor-General of India (1797-1805). **Prevail upon**—induce, persuade; give the meaning of *prevail over*. **Sir Charles Napier**—conquered Sindh for the English.

P. 96. **My hands do not want washing**—i.e., I have touched no money that was not my own; I have not soiled my hands by accepting bribes. **To a degree**—to a great degree, to an extreme. **Sir James**

Outram—called ‘the Bayard of India,’ a general who distinguished himself during the Indian Mutiny. **Umbrage**—offence.

P. 97. **Dr. Duff**—the first Scottish Missionary to India, and was one of the founders of the University of Calcutta. He helped to start the *Calcutta Review*.

P. 98. **Lord Lawrence**—Viceroy and Governor-General of India (1863-69). Came to the front—distinguished themselves; attained important positions.

P. 99. **Patent**—the sole right to the proceeds of an invention. **Faraday**—an eminent English chemist and natural philosopher.

P. 100. **Resolved itself into a centre of greater mysteries**—brought him face to face with other facts quite unintelligible.

P. 101. **One of the last sayings of Newton**—“I have been gathering pebbles, etc.”

THRIFT.

CHAPTER V.

P. 102. **Solomon**—(the wise)—king of the Jews. **Jeremy Taylor**—a clergyman and theological writer.

P. 104. **Prehistoric**—relating to the time before that treated of in history. **Hips and haws**—wild fruits and berries. **Run down**—to chase to exhaustion. **An immense stride**—a rapid progress. **Paddle-boat**—a boat moved by oars or paddles.

P. 105. **Nineveh**—a famous city of ancient times. **Babylon**—the capital of the ancient Assyrian Empire. **Troy**—the capital of Troas; the scene of the war between the Greeks and the Trojans for Helen. **Birthright**—the privilege to which one is entitled by birth.

P. 106. **Coma**—stupor; inactivity. **Barrow**—(Isaac)—mathematician and divine.

P. 107. **From the sceptre to the spade**—from the prince to the peasant; from the king to the common toiler.

P. 108. **The race of Adam**—mankind. **Were**—would be (suppositional). **St. Paul**—the apostle of the Gentiles; was one of the earliest preachers of the Gospel.

P. 110. **Edward Denison**—for some time Bishop of Salisbury. **Providence**—literally means *seeing beforehand* (Lat. *pro*-before and *videre*—to see), hence, providing for the future.

P. 112. **That which lies between the sky and the earth—i.e., man.**

CHAPTER VI.

P. 113. **Whip-hand**—the hand that holds the whip ; hence, control ; *to get the whip-hand of yourself*—to control yourself. **Mrs. Oliphant**—a popular English novelist, historian and essayist. **Alexandre Dumas**—a popular French novelist.

P. 115. **Mr. Cobden**—(Richard)—called “the Apostle of Free Trade,” was born near Midhurst in Sussex. **Power loom**—a loom-worked by some mechanical power, such as steam, water &c. ; as opposed to *hand-loom*.

P. 116. **Franklin**—(Benjamin)—an American statesman and writer. He was the author of *Poor Richard's Almanac*. His researches in electricity made him an F. R. S.

P. 118 **The hat goes round**—subscriptions are solicited. **A Screw of tobacco**—a penny packet of tobacco put up in a paper twisted at both ends.

P. 119. **The animal**—the desire for bodily enjoyment.

P. 122. **Glare and glitter**—splendour and brilliance.

P. 123. **Connoisseur**—a critical judge of works of art ; here, the man who buys fine old things.

P. 124. **Overtrade**—to trade beyond capital ; to buy in more than can be sold or paid for. **Is wound up**—has to shut up business.

P. 125. **Savage**—(Richard)—a poet and friend of Dr. Johnson.

P. 127. **Addison**—(Joseph)—essayist and poet ; one of the greatest literary names of the Queen Anne period.

P. 129. **Wide of the mark**—out of place ; mistaken.

P. 131. **Burst**—a merry frolic, a drunken bout.

P. 133. **Scrub**—one who works hard and lives meanly. **Serew**—a stingy fellow ; a skinflint.

P. 134. **Break-water**—a barrier to break the force of the waves ; here, provision **For to put**—for putting (the old form of the gerundial infinitive.) **In a hedge**—*i.e.*, underground.

CHAPTER VII.

P. 135. **The old man in Sinbad**—Sinbad saw in an island an old man bent and feeble sitting upon a river bank whom Sinbad took to be some ship-wrecked mariner. The old man begged Sinbad to carry him on

his back across the river. When once on his shoulders, he hooked his legs round his neck and gripped him so tightly that he was well-nigh choked. He would not go down until he was thrown down one day when he had been overpowered with a heavy draught of wine.—(See Arabian Nights, Sinbad the Sailor, 5th voyage). John Wesley—founder of a sect of Christians, called Methodists, was also a versatile writer.

P. 136. **Bacon**—(Francis)—the father of Inductive Philosophy; author of *The Advancement of Learning, Essays, &c.*

P. 137. **Molten calf**—the golden calf, the idol set up by Aaron during the absence of Moses on Sinai; hence, an object of worship.

P. 138 **Duke of Sully**—Minister of Henry IV., king of France. **Buffet with**—contend against

P. 139. **Under a kind providence**—give the force of *under*.

P. 142. **Richelleu (Cardinal)**—a famous French statesman, Minister of State to Louis XII. **Auguries**—omens; forebodings. **Drive their wedge the broad end foremost**—do things in the wrong way. **Washington Irving**—a popular American author. **Winded**—put out of breath.

P. 143. **Spins fine phrases**—tells a fine story; talks nicely. **Maundering**—meaningless, foolish talk. **John Donough**—a merchant of New Orleans in America.

CHAPTER VIII.

P. 145. **Hannah More**—a popular English authoress of the eighteenth century. **Ecclesiasticus**—name of a book of the Testament.

P. 146. **Shiftless**—destitute of expedients; not having the ability to find ways and means of doing things.

P. 147. **Neither here nor there**—of no importance.

P. 149. **Makeshift**—something done or used to serve for a time. **On the swing**—moving to and fro,

P. 151. **Mickle**—much.

P. 152. **Gear**—matter, thing. **Sae**—so. **His nose will always be kept to the grindstone**—he will be subject to severe and continuous toil and hardship. **Weather-fend**—literally, defend from the weather; protect.

P. 154. **Thee**—thy. **Stand treat**—pay the holiday expenses of the entertainmen .

P. 155. **Mayor**—the chief Magistrate of a city or borough.

P. 157. **Make the ends meet**—to make the income cover the expenditure; to keep out of debt. **Pay your shot**—pay your share of the tavern-bill; pay your share of the reckoning or expense. **Sponge upon your neighbours**—get money or drink from them in a mean way; take advantage of their good nature to obtain money or food from them. **Outgo**—expenditure; opposed to *income*.

P. 158. **Out at elbows**—shabbily dressed; wearing ragged clothes. **Out with it**—say at once.

P. 160. ~~Squalor~~—filthiness. **Slattern**—negligent of person, dirty; slovenly. **Snug**—comfortable. **Trig**—neat, trim.

P. 161. **Prospectus**—the outline of the plan of any concern or business. **Actuaries**—clerks, who make calculations connected with an insurance office. **Assuarance**—insurance, as applied to lives.

CHAPTER IX.

P. 164. **Take thine own measure**—find out what you are and what you can or cannot do; make a correct estimate of your worldly condition. **Mrs. Grundy**—jealous neighbours; the scandal-loving portion of the community. The name comes from Morton's novel *Speed the Plough*, where, one of the characters, Mrs. Ashfield, is always exclaiming 'what will Mrs. Grundy say?' Mrs. Grundy was her neighbour. Hence 'what will Mrs. Grundy say?' means the thought or fear of the opinion of neighbours. **Jerrold**—author, dramatist and wit. **Pervading**—spreading all over; besetting all men.

P. 165. **Appearances must be kept up**—an outward show must be displayed with intent to conceal one's real condition. **Over-reaching**—cheating. **Redpath and Robson**—two imaginary persons.

P. 166. **Fairweather friends**—men who profess friendship in time of prosperity. **Snobbery**—the vulgar quality of imitating the manners of men of superior condition. **Visiting connexion**—friendship formed by persons who become guests in each other's home.

P. 167. **Dragon**—a fabulous winged serpent. **Mrs Grundy**—see note on p. 164. **Conventionalism**—established fashion or custom. **Pinned to her apronstring**—bound to her as a child is bound to its mother. **Complaisant**—desirous of pleasing, obliging.

P. 168. **Plant ourselves...bear other's fruit**—(metaphors.) **Deleterious**—tending to destroy life; hurtful. **The Grundy law**—

the custom of fashion among our neighbours. "**The word**"—the opinion of others. **Sir William Temple**—diplomatist and essay-writer.

P. 169. **Sham**—unreality; pretence. **Overweening**—highly conceited. **Cobbett (William)**—was the son of a small farmer and the grandson of a day-labourer. From the humble position he rose to be a member of Parliament and a powerful writer.

P. 170. **Mr. Sadler**...(Michael Thomas)—a linen manufacturer and member of Parliament. He did much to reduce the hours of children in factories. **Linen-draper**—a merchant who deals in linen. **Huckster**—a retailer of small-wares; hawker, or pedlar. **Flunkey**—a livery servant. **Calves**—the thick fleshy parts of the legs behind. **Coterie**—a number of persons familiarly meeting together for social or other purposes. **Cathedral towns**—towns that are the seats of bishops. **Demarcation**—fixed limit; boundary.

P. 171. **Dash**—ostentation. **Motley**—heterogeneous. **Palled**—insipid, wearisome. **Rousseau (Jean Jacques)**—a French writer. **Aberrations**—wanderings, abnormal condition.

P. 172. **Smash**—sudden ruin.

P. 173. **Scrub**—live laboriously and penitulously. **See behind our mask**—see our real condition. **Cut the thread of existence**—the thread of life is imagined to be spun and cut by the Fates, the three goddesses, Clotho, Lachesis and Atropos, who respectively determined the birth, life and death of men. **Joel Barlow**—poet and politician.

P. 174. **Bastile**—an old fortress in Paris long used as a state prison: hence, any prison regarded as a symbol of tyranny.

P. 175. **Inveigle**—entice, decoy.

P. 176. **Professor Newman**—brother of Cardinal Newman and Professor of Latin in University College, London. **Outworks**—works outside the principal wall or line of fortification; here, habits are compared to outworks, character to a fort.

P. 177. **Insinuate themselves into**—insensibly induce men to do. **Run away with**—carried off; ruined.

CHAPTER X.

• **Brewing**—preparing, plotting.

P. 178. **Ineubus**—the nightmare; any oppressive influence. **Ettailed estate**—an estate settled on a series of heirs, so that the immediate possessor may not dispose of it.

P. 180. **Pantagruel**—king of the Dipsodes and last of the race of

giants ; a character in *Gargantua* and *Pantagruel* by Rabelais. **Panurge**—another character depicted by Rabelais in his *Pantagruel*; he is represented as a young man, handsome and of good nature, but always moneyless. **Seedy**—shabby. **Crabbed**—ill-natured, harsh. **Morose**—gloomy. **Querulous**—discontented ; quarrelsome. **Passport** to—that which leads to. **Slough**—pit filled with mud.

P. 181. **Out of the frying pan into the fire**—from a bad position into a worse. **Box**—in a theatre a small enclosure with several seats.

P. 182. **Pays his way**—pays his daily expenses without going into debt. **He is always balanced up**—his income meets his expense.

CHAPTER XI.

P. 183. **Exponent**—that which points out ; example, illustration.

Dr. Paley—a divine and theosophical writer ; chief works *Evidences of Christianity, Natural Theology, &c.*

P. 184. **Parasite**—a plant growing upon and nourished by the juice of another.

P. 185. **Moses**—the great Jewish lawgiver. His teachings inculcate personal purity amongst other things.

P. 186. **Were it**—if it were ; if necessary. **Radiates**—shines ; emits rays of light and purity. **Cunning**—conscious, artful. **Symbolic**—pertaining to or represented by signs. **Ill-conditioned**—churlish.

P. 187. **Lord Ashburton**—an English Statesman. In Peel's administration he was President of the Board of Trade and was afterwards especial Ambassador to the United States.

P. 188. **Physiological**—pertaining to the science of the nature and processes of life of animals and plants and the function of their parts.

P. 192. **Asmodeus**—a good natured devil, a character in *Diabolus Belzebub* by Lesage. He was the companion of Cleofas, whom he carries through the air, and shows the inside of houses, where they see what is being done in private without being seen.

P. 193. **Flounce**—a plaited strip sewed to the skirt of a dress. **Tuck**—a horizontal fold in a garment. **Barmecide feast**—a feast where there is nothing to eat. (From a story in the *Arabian Nights*, in which a rich man, Barmecide, invited a friend to dine with him. Dishes were brought to the table in due order, but there were no viands in them. The host pretended to eat and his guest had the politeness to imitate him.)

CHAPTER XII.

Humanities—grammar, rhetoric, Latin, Greek and poetry ; so called from their humanising effects : polite literature.

P. 195. **Upon his age**—Upon men of his own generation. **Is only alive to**—is susceptible to ; feels. **Bore**—person or thing that wearies or annoys.

P. 196. **Masquerade**—assembly of persons wearing masks, generally at a ball. **The curtain falls**—the performance closes ; the scene comes to an end. **Montaigne**—a French writer of renown.

P. 197. **'At home'**—comfortable. **Hugger mugger**—in utter confusion.

P. 198. **Door cheek**—one of the side posts of a door.

P. 199. **At his last coin**—at the end of his pecuniary resources ; without money. **Except on Saturday night**—because on that day he receives his weekly wages.

P. 200. **Pittance**—a small quantity of food or drink ; a dole. **Doled out**—dealt out in small proportions ; distributed in charity. **Overseers (of the poor)**—officers who manage the poor rate, distributive charity &c. **A vale of tears**—a place of sorrow and misery.

P. 201. **Carking**—distressing ; harassing. **Against**—in provision for ; in expectation of ; by the time that. **Raw air**—chilly and damp air.

P. 202. **Charles Lamb**—an English writer.

P. 203. **Relative**—comparative.

P. 204. **Stalled**—fed in a stall ; fattened. **Lay by**—to keep for future use. **Rainy day**—a time of trouble and difficulty.

P. 205. **Sun**—centre ; as the sun is of the Solar System. **Receipt**—a recipe or prescription. **Palliatives**—medicines that lessen pain or disease.

P. 206. **Pestalozzi**—a German educational theorist, who devoted himself to the children of the poor. **At her finger-ends**—to be able to use without trouble. **Sir Arthur Helps**—Essayist and historian.

P. 208. **About him**—in his person.

P. 209. **Gravitate**—tend towards ; to proceed with force towards.

P. 210. **Suavity**—sweetness ; pleasantness.

P. 211. **Rankle**—fester, to be a source of great pain.

P. 213. **To the manner born**—have innate good nature.

LIFE AND LABOUR.

CHAPTER I.

P. 214. **The Awful Will**—the Divine will. **Who**=whoever. **Thackeray**—an English novelist. **Normal**—regular ; natural.

P. 215. **Penalty**—punishment,

The Sanskrit proverb—উদ্যোগিনঁ পুরুষসিংহ মুঁটেতি লক্ষ্মী
ଦୈବେନ ଦେବମିତি କାପୁରୁଷା ବଗଣ୍ଠି !

Dolce far niente (It)—sweet doing nothing ; pleasant idleness.

P. 216. **Lie-a-beds**—men who lie late ; idle men. **Crabb Robinson**—a barrister and one of the founders of the London University. **The unconscious consciousness of incapacity**—the feeling of being unable to do any useful thing though we may not be wholly aware of it. (fig. oxymoron). **Jeremy Taylor**—a preacher and writer of great power.

P. 217. **Solon**—a lawgiver of ancient Athens. **Antidote**—a remedy used to counteract the bad effects of another medicine. **Lurid**—ghastly pale, gloomy. **The ghost of joy**—that which remains when joy is gone ; the after-effect of joy.

P. 219. **Watt**—the inventor of the steam-engine. **Buffon**—a French scientist. **Apelles**—the most celebrated painter of antiquity and a friend of Alexander the Great. **Iago**—a very wicked character in Shakespear's *Othello*. **Thus and thus**—of this kind or that kind ; good or bad. **Lettuce**—a plant with a milky juice, the leaves of which are used as a salad. **Hyssop**—an aromatic plant. **Gender**—kind. **Distraught**—to confuse ; to divert.

P. 220. **Corrigible authority**—authority to correct.

P. 221. **Hercules**—the great Greek hero. **Else dormant**—which otherwise would have remained inactive. **Sir Philip Sydney**—a famous knight of the time of Queen Elizabeth.

P. 223. **Gospel**—teaching ; lesson. **Chateau on Espagne**—(Fr.) castles in Spain ; possessions that have no real existence ; something visionary and unsubstantial. **Melting days**—days for melting wax.

P. 224. **The be all and the end-all**—the main thing ; the chief aim and object. **Balzac**—a French novelist.

P. 225. **Affect**—to have a liking for ; to love. **Tides and returns**—full flow ; influx and increase. **The bloom and grace of life**—the freshness and beauty of life. **Crispness**—freshness, relish.

P. 226. **Deer stalking**—the hunting of deer by stalking or stealing upon them unawares.

P. 227. **Hobby**—a favourite pursuit. **Antagonist**—an adversary in debate or argument. **Wollaston**—chemist and natural philosopher. **Dalton**—one of the greatest of chemists. **Bowling**—playing at bowls. **Turn**—course.

P. 228. **A Saturday**—a half-holiday. **Tom Purdy**—Sir Walter Scott's shepherd. **Daniel Webster**—an American politician and the greatest of American orators. **Admiral Nelson**—England's greatest admiral. **Collingwood**—another admiral of England, second in command at the battle of Trafalgar. **Dickens (Charles)**—a popular novelist. **Indefatigable**—that which cannot be fatigued or wearied out. **Skelping**—moving briskly along. **Hodden gray**—coarse cloth made of undyed wool. **Country Clogged Shoon**—shoes with woollen soles such as are used by rustics (*Shoon*—old plural of *shoe*). **Spectre**—ghost. **Engrossing**—wholly occupying ; absorbing.

P. 229. **Turganief**—a Russian novelist. **Take to saddle leather rather than shoe-leather**—prefer riding to walking. **Voltaire**—a French author.

P. 230. **Negative quality**—a quality that prevents doing something. **Cassian**—a monk who spent some years as an ascetic in the Egyptian deserts.

P. 231. **Steward**—one who manages the concerns of a family. **Talent**—(see parable of the talents, Luke xii. 13).

P. 232. **Gross**—rough, coarse.

P. 233. **Plunkett**—an Irish statesman, for sometime Lord Chancellor of Ireland. **The devil a bit of him**—not a bit of him ; not at all ; by no means. (*Devil* for *devil*). **Cabby**—one who drives a cab for hire (shortened form of *cabman*). **St. Palaye**—a French author.

* P. 234. **Held in trust**—held as a charge for safe-keeping. **Poure wight**—poor person (old English). **Withouten**—without.

P. 235. **Emerson**—an American writer. **Socialism**—social welfare. * **Piqued**—prided.

P. 236. **Coloured woman**—Negro woman, (*coloured* of a

(complexion other than white). **Rough edges**—angularities ; oddities ; asperities.

P. 237. **Labes generis**—a disgrace to the family. **Belle**—to be false to ; to act contrary to. **Withal**—with the rest ; moreover.

P. 238. **Stoical Philosophers**—a sect of philosophers founded by Zeno, who taught indifference to pleasure or pain. **Pythagoras**—a Greek philosopher. **Euripides**—a Greek tragedian. **Demosthenes**—a Greek orator. **Virgil**—a Latin poet. **Woolstapler**—a wool-sorter.

P. 239. **Isaac Miner**—a mathematician. **Joseph Lancaster**—an educationist. **John Keats**—an English poet. **Shadow-world**—unsubstantial world ; a world full of shadows or unreal things. **Gold and guinea-stamp**—refers to the lines of Burns ‘The Rank is but the guinea’s stamp, The Man is the gowd for a that.’

P. 240. **Elastic**—bouyant, cheerful. **Fantasies**—fantastic ideas ; false conceptions. **Warring**—boisterous ; violent.

P. 241. **Solvent**—anything that dissolves other things. (Sympathy does away with the difference among persons and makes them correctly understand one another.) **Grovelling**—mean : (*i.e.*, crawling on the earth). **Mediocrity**—state of little power or importance. **Bigots**—persons who are blindly devoted to a particular creed. **Censors**—persons who censure or blame ; critics. **Judge Talfourd**—for some time a Justice of Common Pleas.

P. 242. **Gent**—one who apes the gentleman. **Caricature**—a distorted and ridiculous likeness. **Hyprocrisy is a tribute which vice pays to virtue**—vicious men assume the garb of virtue *i.e.* practise hypocrisy simply because they are aware of the worth of virtue. **The mock**—the false, the unreal. **Dr. Chalmers**—(Thomas)—an eloquent preacher and writer.

P. 243. **Transparency**—clearness ; purity.

P. 244. **Parole**—word of honour (especially by a prisoner of war to fulfil certain conditions.) **Le bon sang ne peut mentir**—the good blood cannot lie. **Hands**—work people in factory. **Touchstone**—a stone for testing gold or silver : any test.

P. 245. **Preferring**—regarding : esteeming. **Echoes**—return in kind word. **St. Francis of Assisi**—the founder of the order of Franciscan friars.

P. 246. **Mouche**—a French general of the time of the first French Revolution. **Breach**—a break or opening in the wall of a fortress.

P. 247. **Linguist**—one well-versed in languages (L. *Lingua-tongue*). **Romany**—the language of the gipsies. **Bedouins**—the Arabs that live in tents and lead a nomadic life.

P. 248. **Dispense with**—do without. **Counter-part**—the part that answers to another; that which fits into and completes another.

P. 249. **The apostle**—St. Peter. **Eternal summer**—everlasting cordiality and warmth of feelings. **St. Gregory**—Gregory the Great. He sent St. Augustine to England to preach Christianity. **Tallyrand**—a clever but corrupt statesman of France of the eighteenth century. **Rivet**—a bolt of metal fastened by being hammered at both ends.

P. 250. **Of universal obligation**—binding on all persons.

P. 251. **Theodota**—a public woman of the time of Socrates.
